

ABSTRACT

The development and progress of information technology at this time has changed the way people live in carrying out their daily activities. This makes people want their activities to be faster, easier and safer. Internet banking is one of the advancements in information technology that can be used to provide better services for customers, where this technology connects banking transactions and the internet.

The purpose of this study was to determine the effect of perceived ease of use on perceived usefulness, the effect of perceived ease of use on attitude toward use, the effect of perceived usefulness on attitude toward use, the effect of perceived usefulness on behavioral intention to use, and the influence of attitude toward use on behavioral intention to use internet banking services. This study uses quantitative methods. The method of data collection in this study was carried out through questionnaires by purposive sampling method by taking a sample of 380 respondents at Telkom University.

The data processing in this study uses the PLS (Partial Least Square) analysis method with the SmartPLS 3.0 program to test causality in the proposed model. This research model uses the basis of Technology Acceptance Model (TAM) with its variables, namely perceived ease of use, perceived usefulness, attitude toward use, and behavioral intention to use.

The results of this study are that perceived ease of use has a positive effect on perceived usefulness, perceived ease of use has a positive effect on attitude toward use, perceived usefulness has a positive effect on attitude toward use, perceived usefulness has a positive effect on behavioral intention to use, and attitude toward use positive effect on behavioral intention to use.

To increase behavioral intention to use internet banking, banks as producers of internet banking can socialize to students so that students can be more understand about internet banking services and can move to internet banking in managing their finances. In addition, banks can provide as much information as possible about customer accounts, especially students so that they can monitor their income and expenditure cash flow, so that the attitude of students will be more positive for using internet banking services.

Key word : *technology acceptance model; internet banking; PLS*