

## **ABSTRACT**

*In this digital era, the use of the internet has become a daily necessity of the community. The use of the internet serves to facilitate community activities in doing things, one of which is banking activities. With the internet, internet-based banking activities are available, one of which is called internet banking. Based on the level of internet usage in Indonesia which is getting increasingly high, the level of use of internet banking services will always increase. With the availability of internet banking services, it can facilitate banking activities for its customers. So that banking activities that were previously done manually, have now been digitized and carried out through smartphones from each customer. However, customers do not just use internet banking services without considering a number of things. As happened to Bank Mandiri in 2017. There has been a problem in the form of a corrupt system where customers experience loss in their account balance. So that there is a decrease in the number of internet banking transactions.*

*This study examines the influence of customer perceptions of risk, trust, benefits, and ease of use in the use of Bank Mandiri Internet Banking in Indonesia. The results of this study are expected to contribute to Bank Mandiri in order to increase the internet banking service program that is more secure, reliable, useful and easy for its customers. The object of this research is Bank customers at Mandiri in Indonesia who have used internet banking at least from 2016. Samples were taken by purposive sampling method. There are 100 data samples that become the object to be studied. The results of the research that have been tested using linear regression show that there is an effect of the perception of risk, trust, benefits, and ease of use on the use of internet banking in the simultaneous test. Partially the results of the study show that perceptions of, benefits, and ease of use affects the use of internet banking. While the perception of risk and trust does not affect the use of internet banking*

*Keywords: Risk perception, trust, benefits, use, and use of internet banking*