

ABSTRACT

The number of internet banking users is still very small compared to the number of customer populations in Indonesia. When viewed from the number of internet users in Indonesia, the development of internet banking should be more massive. The purpose of this study was to find out the resistance of innovation by dividing non-internet banking users into 3 groups based on compliance using innovation. After that, the differences in resistance were identified between the 3 non-adopter Non-adopter groups namely postponers, opponents, and rejectors.

Data collection is done by distributing questionnaires online through Google Forms and offline to non-adopter internet banking in Indonesia. Data processing is done using SPSS 23 software using discriminant analysis method. From the distributed questionnaire, there were 126 respondents consisting of 46 postponers, 57 opponents, and 13 rejectors.

From the results of this study the most distinguishing variables between the three groups are Value Barrier and Image Barrier variables. The three groups differ in their resistance to internet banking. That way, these groups must be approached with different strategies and different marketing actions. This aims to encourage non-adopters to use internet banking services.

To overcome the obstacles to adoption, internet banking marketers by banks must implement methods that are in line with the strategy, and actions that are in accordance with the target market of the three groups.

Keywords: Consumer resistance, Internet banking, Resistance Postponers, Opponents, Rejectors, Discriminates