

ABSTRACT

The increase in the number of internet user penetration in Indonesia has an impact on the way customers conduct banking transactions. Many banking transactions were previously done through conventional offices. Along with the development of technology and the growth of internet user penetration in Indonesia, digital-based banking services such as Internet Banking, Mobile Banking, and SMS Banking are more preferred by customers. If you use digital banking services, customers can do banking transactions such as transfers, checking balances, and mutating accounts at any time and anywhere simply by accessing their services via the web or applications owned by customers. By looking at the growth of internet usage in Indonesia and seeing the phenomenon that is still the least number of transactions from BNI internet banking users. This research uses TAM (Technology Accepted Model) and uses service quality variables, and internet banking use.

The purpose of this study is to measure the effect of perceived ease of use on internet banking use, perceived usefulness of internet banking use, service quality on perceived ease of use, service quality on perceived usefulness of BNI internet banking.

The method used in this research is quantitative. Data collection on BNI bank customers in the city of Bandung with 367 respondents. This study uses a non-probability sampling method with the type of sampling convenience. This study uses SEM and uses an ordinal scale with 29 questions.

The results of this study indicate the variable perceived ease of use of internet banking use, perceived usefulness of internet banking use, service quality of perceived usefulness have no positive and significant effect. Only service quality variables on perceived ease of use have a positive and significant effect.

Keywords: TAM, perceived ease of use, perceived usefulness, service quality, internet banking use.