

ABSTRACT

The purpose of this research was to determine the factors influencing switching offline to online banking services (internet banking) on bank customers in West Java. There are nine constructs compiled from Technology Acceptance Model (TAM) into a structural model to explain the switching offline to online banking services (internet banking), i.e. perceived usefulness, perceived ease of use, offline trust, loyalty offline, switching cost, attitude toward switching, behavioral intention to switch and two moderator variables are computer self-efficacy and perceived risk. The process of data collection used purposive sampling method by randomly taking all banking customers both users and non-users of Internet banking in West Java who have accounts on the object of this research, namely Bank BNI, Bank BRI, Bank BCA and Bank Mandiri. From the 300 questionnaires distributed, there were 283 questionnaires returned and 270 questionnaires that could be analyzed because it had complete answer. The method analysis used in this research is partial least square (PLS) method using the program SmartPLS 2.0. The results showed that the overall proposed hypothesis was accepted except two hypotheses relationship between switching cost to the attitude toward switching and moderator relationship between computer self-efficacy with attitude toward switching to behavioral intention to switch. The analysis of management and suggestions for the bank internet banking services providers were also discussed at the end of this research.

Keyword : Internet Banking, Technology Acceptance Model (TAM), Offline Trust, Perceived Risk