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AN ANALYSIS OF THE USE OF INTERNET BANKING AS PERCEIVED BY CUSTOMERS: AN INTEGRATION OF TECHNOLOGY ACCEPTANCE MODEL (TAM)

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ABSTRACT

This study aims to determine the intention to use internet banking perceived by customer. In this study, the customer perception of internet banking developed with reference to the theoretical framework of technology acceptance model (TAM), which also indicates level of concern regarding perceived awareness, perceived trust and, perceived security. Primary data using questionnaires gathered from 494 respondents, where in, outliers deleted resulting in a sample size of 446. Data were analyzed by the method of structural equation modeling (SEM). The result indicated that the intention to use internet banking influenced mainly by perceived usefulness, as well as security. Perceived ease of use, perceived awareness and perceived trust seems did not have significant influence on the intention to use internet banking. Limitations and implications are offered.

Key Words: Internet Banking, TAM, Perceived Usefulness, Perceived Ease Of Use, Perceived Security, Trust, Awareness

