

# UNIVERSITAS INTERNASIONAL BATAM

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*Faculty of Economic  
Management Study Program  
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## ***BEHAVIORAL INTENTION TOWARDS INTERNET BANKING ADOPTION IN INDONESIA***

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### ***ABSTRACT***

*The purpose of the study conducted by the writer was to determine the influence of trust, perceived enjoyment, social influence, perceived risk, perceived usefulness and perceived ease of use (Independent Variable) on behavioral intention (Dependent Variable). As it stands, banks have adopted internet technology to serve consumers to achieve competitive advantage. Internet banking is a service that provides a method of sending money that is in a bank account that we own or online savings that can be done anytime and anywhere.*

*Problems that often occur when consumers use internet banking are the risks that must be faced, the use that is considered less useful, the lack of confidence in the use of internet banking, not to mention opinions or social influences that have a negative impact. On the basis of the problem, this study was conducted to see the extent to which the independent variable can affect the intensity of internet banking usage.*

*The results of this research can display the things that should be considered in using internet banking. By paying attention to aspects that can influence users in using internet banking, users know how to avoid things that are not desirable. At its best, users are able to recommend the use of internet banking to colleagues or close relatives.*

**Keywords:** *trust, perceived enjoyment, social influence, perceived risk, perceived usefulness and perceived ease of use, behavioral intention to use internet banking*