

**ANALYSIS OF FACTORS INFLUENCING USER'S
INTENTION IN ADOPTING INTERNET BANKING AND
INTENTION IN RECOMMENDING TO OTHER USERS IN BATAM**

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ABSTRACT

Previous research discussed factors influencing the adoption of information technology. In previous studies, it can be concluded that there are limitations in terms of working together in capturing technology factors or (UTAUT2) and customer-specific factors (safe technology and intently recommended) to help users adopt internet banking.

This research aimed to expand the development of an integrated technology adoption model using the UTAUT model with the help of technology security to predict and explain the user's intention in adopting internet banking and the intention to recommend internet banking on social networks. The study collected survei data that was drawn from 379 internet banking user. The amount of sampling was determined using Hair et al. Method, and the al structural equation model (SEM). Convergence and divergence in previous studies confirmed the presence of social influence, hedonic motivation and perceived technological security on users' intentions, performance expectations, business expectations affecting user to adopt internet banking however price values do not significantly influence the use of internet banking. IPMA analysis shows that among all hedonic motivational constructors and perceptions of technological security retain strong influence on users' intentions to adopt internet banking. The suggestion of this research is to provide a basis for further refinement of technology adoption while a model for increasing practitioners of Perceived Technology Security may direct users towards internet banking adoption.

Key words: *internet banking, UTAUT2, Perceived Technology Security, Intention to recommend, Structural Equation Modeling (SEM).*