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**BEHAVIOR ANALYSIS ON THE USAGE OF INTERNET BANKING
IN INDONESIA**

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Abstract

With the ever increasing Information and Communication Technology development around the world, banking methods have gone through numerous changes. One of which is Internet Banking. By using this advanced banking technology, people can interact with the bank from anywhere through the help of personal computers. This technology is possible because of the most advanced, most versatile, and vastest technology humans have created in history, the Internet.

Considering such resourceful technology, the objective of this research is to identify the factors influencing Internet Banking usage in Indonesia, which in itself is a Southeastern Asian country in the course of development. Having the factors identified, this research additionally finds the most influential factor of them all by using UTAUT, hoping that one would find useful information by knowing what factors are worth considering in order to increase Indonesian people adoption towards such technology.

The methods used to achieve the objective are done through surveys, done both online, and through direct approach. The data gathered will then be processed which results can be analyzed thus reaching a conclusion as to what factors are the most influential for Internet Banking.

From the 210 samples gathered, the results of the data processing indicate that only 51% have used Internet Banking. Among several influential factors, Performance Expectancy (PE) proves to be the most notable. This means that the perceived usefulness of Internet Banking from the people's perspective is still considerably low.

The research concludes that the lack of Internet Banking usage in Indonesia is due to the people belief that such technology is unimportant or unbeneficial for them. It is further deteriorated by their thoughts that the technology is still unfavorable in the country.

Keywords

Banking, Internet Banking, New Technology Acceptance, UTAUT, ANOVA.