

ABSTRACT

This study aims to analyze how the perception of consumers about behavioral intention to use of internet banking to support their daily activities, using TAM framework. Based on the framework proposed by Davis TAM, filed an intervening model of the attitude of use. Attitude usage in this case acts as an intervening variable in the relationship of perception usefulness, perceived ease of use and perceived credibility of the behavioral intention to use of internet banking.

This study was conducted using a survey of the perceptions of the Internet banking customers will be customers of Internet banking services in 3 major cities in Indonesia. The samples in this study using purposive sampling method. Questionnaires from 120 customers of Internet banking services in Indonesia are eligible as samples were analyzed using analysis of Structural Equation Modelling (SEM) in AMOS 20.0 program .

The results showed that: (1) the perception of usefulness directly influence the attitude of use and indirect effect on the behavioral intention to use, (2) perceived ease of use directly influence the attitude of use and indirect effect on behavioral intention to use, (3) the perception of credibility directly affect stance use and indirect effect on behavioral intention to use, (4) the use of attitude and a positive significant effect on behavioral intention to use. The test results are significant and positive provides empirical evidence that people make internet banking is no longer a necessity but a major prestige in carrying out its activities. As well as providing empirical evidence for policy makers and regulators to be able to provide services according to customer needs and prioritizes customer convenience.

Keyword: TAM Framework,, Perceived Credibility, Consumers of Internet Banking.