

## **ABSTRACT**

*The purpose of this research is to test the influences of system quality and trust toward on line transaction intention. The usage of these variables is able to solve the arising problem within BNI Karang Ayu Branches.*

*The samples of this research consisted of a hundred customer's on BNI Karang Ayu Branches. Regression Analysis was run by a Statistical Package Social Science (SPSS) software for data analysis. The result of the analysis showed that system quality and trust contributes an positive influence, which is significant to on line transaction intention.*

*This empirical result indicated that in order to raise the standards of a on line transaction intention in BNI Karang Ayu Branches, company management need to pay attention to factors such as system quality and trust, because leverage buying intention depend on it. Theoretical implications and suggestions for future research have been elaborated at the end of this study.*

*Key Words : system quality, trust, and on line transaction intention*