

ABSTRACT

Interest in internet banking transactions Panin in Semarang branch still very low. The number of customers Panin Bank increasing but interest in internet banking transaction still very low. This study was conducted to outline the factors - factors that affect the interests of internet banking transactions Panin Semarang branch.

This research analyzes the level of knowledge of the customer, transaction security, quality of internet connection, and the level of ability to transaction internet banking Panin. The study sample totaled 100 respondents who have had dealings that have internet banking and internet banking transacting Panin. The analytical tool used is the Linear Regression on SPSS.

The results of the regression analysis fulfills criterion reliable, valid, free of multikolonierity, homoscedasticity, and fulfills normality. Research model submitted fulfills *Goodness of Fit* with F value = 158.825 and R-square = 0.864 and significant. The empirical findings indicate that the level of service knowledge a positive effect on interest transact with 0.202 correlation value; transaction security guarantees a positive effect on interest transact with 0.229 correlation value; the quality of the internet connection a positive effect on interest transact with 0.195 correlation value; level of ability to trade positive effect on interest transact with 0.444 correlation value.

Keywords: Level of Knowledge Services, Transaction Security Assurance, Quality Connection of Internet, Transaction Capability Level, and Interest Internet Banking Transactions.