

ABSTRACT

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FACTORS INFLUENCING UPH SURABAYA STUDENT'S INTENTION TO ADOPT INTERNET BANKING SERVICES

(xiii + 58 pages; 9 figures; 26 tables; 3 appendices)

Understanding the factors influencing customer's intention to adopt internet banking are critical for the successful offerings of banks' products. Customers today are demanding more from banking services, want new levels of convenience and flexibility on powerful and easy to use financial management tools, products and services (Birch & Young; 1997; Lagoutte, 1996).

The research objective was to present the characteristic of UPH Surabaya students who have adopted and not adopted internet banking services. The data was collected through personally-administrated questionnaire on 234 students of UPH Surabaya and analyzed by multiple regression analysis.

The results showed that relative advantage, customer learning requirement, perceive risk and cost have significant effects toward intention to adopt internet banking by students at Universitas Pelita Harapan Surabaya. Students who have adopted and not adopted internet banking rated relative advantage as the most significant variable on influencing student's intention to adopt. Banks who provide internet banking services should focus on continuously improving the relative advantage that the customer gets back after using internet banking, and maintaining as well the customer learning requirement towards internet banking services.

Keywords: Job Characteristics, Perceived Organizational Support, Employee Engagement, Job Satisfaction

References: 46 (1980-2012)