

ABSTRAK

ANALISA PENGARUH TRUST IN E-BANKING DENGAN WILLINGNESS TO ADOPT E-BANKING TERHADAP EFEKTIFITAS TRANSAKSI DIGITAL BANKING DAN OFFLINE BANKING PADA PT BANK CENTRAL ASIA TBK., DI KANTOR WILAYAH XI - KALIMANTAN

Penelitian ini dilakukan untuk mengetahui pengaruh *attributes of e-banking website*, *traditional bank attributes*, *traditional service quality*, dan *trust in e-banking* terhadap *willingness to adopt e-banking* pada Nasabah PT Bank Central Asia, Tbk. di area Kalimantan. Pengumpulan data dilakukan dengan menggunakan kuesioner terhadap 125. Data dianalisa dengan uji statistik *Structural Equation Modeling* menggunakan *software* AMOS. Dari hasil penelitian dapat disimpulkan bahwa *attributes of e-banking website*, *traditional bank attributes*, dan *traditional service quality* memiliki pengaruh terhadap *trust in e-banking*, dan kemudian *trust in e-banking* memiliki pengaruh positif terhadap *willingness to adopt e-banking*.

Kata Kunci: *attributes of e-banking website*, *traditional bank attributes*, *traditional service quality*, *trust in e-banking* dan *willingness to adopt e-banking*.

ABSTRACT

ANALYSIS OF THE INFLUENCE OF TRUST IN E-BANKING WITH THE WILLINGNESS TO ADOPT E-BANKING ON THE EFFECTIVENESS OF DIGITAL BANKING AND OFFLINE BANKING TRANSACTIONS AT PT BANK CENTRAL ASIA TBK., IN REGIONAL OFFICE XI - KALIMANTAN

This study aims to analyze the impact of attributes of e-banking website, traditional bank attributes, traditional service quality and trust in e-banking on willingness to adopt e-banking on PT Bank Central Asia, Tbk. customers in Kalimantan. Data were compiled using questionnaire to 125 respondents. Data analyzed using Structural Equation Modeling with AMOS software. Empirical findings suggested that attributes of e-banking website, traditional bank attributes, and traditional service quality has an influence on trust in e-banking. And then trust in e-banking has an influence on willingness to adopt e-banking

Key Word: attributes of e-banking website, traditional bank attributes, traditional service quality, trust in e-banking dan willingness to adopt e-banking.

