ABSTRACT

Nowadays, many banks attempt to satisfy their customers by raising and developing their services. Due to the rapid development in the technology of telecommunications with inevitably influences the banking activities, the banks develop Internet banking in order to raise their services. They have never stopped in innovating the features, functions, capabilities, etc. The uses of the Internet banking cause the competition in banking sector become more attractive. In fact, the users of Internet banking in Jakarta are still low, compared to the total consumers of the bank. This phenomenon is interesting to be researched.

This thesis investigates the impact of personal characteristics, motivation and trust on the effectiveness of Internet banking in Jakarta by using regression model. The research model involves two sub researches: first, personal character, motivation and trust influence the usage measure of Internet banking; second, personal character, motivation and trust influence the perceptual measure of Internet banking. The usage measure and perceptual measure are partly used to measure the effectiveness of Internet banking. The results indicate that the motivation and trust significantly influence either usage measure or perceptual measure of Internet banking in Jakarta. In the other words, the motivation and trust significantly influence the effectiveness of Internet banking in Jakarta.

Keywords: Impact; Motivation; Trust; Usage; Perceptual; Effectiveness; Internet banking; Jakarta

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