

ABSTRACT

THE EFFECT OF PERCEIVED RISK, PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE OF INTERNET BANKING TOWARDS CUSTOMER TRUST IN USING INTERNET BANKING SERVICES AT BRI KCP TANJUNG AGUNG

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Internet banking presence as one of the bank services has provided various facilities and benefits to customer in making financial transactions. These facilities and benefits are not separated from risk and impact on the decline in level of customer's trust in using internet banking.

This study aimed to analyze the effect of perceived risk, perceived usefulness and perceived ease of use towards customer's trust in using internet banking services. The objects of this study were the customers of BRI KCP Tanjung Agung that using internet banking services. Total of 100 respondent were sampled and analyzed using multiple regression.

This study using analytical techniques multiple linear regression with the aim to examine four hypothesis that have been developed in this study. Test results has proven that the four hypothesis tested have a significant effect. It was found that perceived risk significantly effect customer's trust in using internet banking services, perceived usefulness significantly effect customer's trust in using internet banking services and also perceived ease of use significantly effect customer's trust in internet banking partially and simultanly.

This research suggests that the loss of connectivity when a transaction due to interference and other obstacles (error system) should be minimized as well as features, content and menus on BRI internet banking services should be maintained and improved so it can enhance the customer's trust in using internet banking services.

Keywords : *Internet Banking Services, Customer's Perceived, Customer's Trust*