

ABSTRACT

THE EFFECT OF TRUST DIMENSION ANALYSIS ON E-BANKING CUSTOMER PARTICIPATION IN BANDAR LAMPUNG

By

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Internet banking (e-banking) as a distribution channel for banks provides several advantages relative to the other distribution channels. Through e-banking, we can build better relationship with clients, the opportunity to obtain prospective customers as much as possible and get the maximum profit. The Internet as a bank distribution channel and marketing can direct to a close relationships between banks and customers and prospective customers, introducing services, creating a good image and build customer loyalty to banks through participation subscribers to this e-banking services.

There are several factors that influence e-banking customers participation, including factors ability, benevolence, integrity, and trust. This research is the result of analysis on these problems, which discuss about how each of these factors : ability, benevolence, integrity and trust influences in e-banking customer participation in Bandar Lampung.

The hypothesis in this research is suspected that ability, benevolence, integrity and trust both individually and together, have a positive effect on the level of e-banking customers participation in Bandar Lampung.

SEM analysis (Structural Equation Model) is employed to obtain the following results :

- Variables that have the greatest direct influence on the variables of trust (trust) is a variable of integrity (integrity), that is equal to 0.518.
- Variables that have the greatest direct influence on the variables of participation (participation) is the variable of trust (trust), that is equal to 0.562.
- From the seventh hypothesis, there are three hypotheses that proved significant, namely the third hypothesis, fourth and seventh. This means that the integrity has positive influence on trust, trust has positive influence on the level of participation, and integrity has positive effect on the level of e-banking customers participation in Bandar Lampung.