

ABSTRAK

Kepuasan pelanggan yang merupakan isu utama dari bisnis pada sistem perbankan. Salah satu cara yang dilakukan adalah dengan mengembangkan teknologi informasi seperti online banking. Fenomena yang akan dikaji dalam penelitian ini adalah persepsi pelanggan, preferensi, masalah dan saran tentang online banking di Bank Mandiri Surabaya.

Sampel penelitian ini adalah nasabah Bank Mandiri yang menggunakan Layanan Mandiri Internet Banking dan metode sampel yang dipergunakan pada penelitian ini adalah metode *probability sampling*. Jumlah sampel ditentukan sebanyak 200 orang. Variabel yang dipakai antara lain variabel bebas yaitu *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Credibility* dan *Computer Self Efficacy*, untuk variabel terikat yaitu minat penggunaan layanan Mandiri Internet Banking. Alat yang digunakan pada penelitian ini adalah dengan analisis jalur dengan menggunakan regresi linear sederhana.

Dari hasil analisis dapat diketahui bahwa terdapat pengaruh positif signifikan *Computer Self Efficacy* terhadap minat penggunaan layanan Mandiri Internet Banking di Surabaya; Tidak terdapat pengaruh *Computer Self Efficacy* terhadap minat menggunakan *internet banking* secara tidak langsung melalui *Perceived Usefulness*; Tidak terdapat pengaruh *Computer Self Efficacy* terhadap minat menggunakan *internet banking* secara tidak langsung melalui *Perceived Ease of Use* dan Tidak terdapat pengaruh *Computer Self Efficacy* terhadap minat menggunakan *internet banking* secara tidak langsung melalui *Perceived Credibility*.

Kata kunci: *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Credibility*, *Computer Self Efficacy* dan Minat Penggunaan Layanan Mandiri Internet Banking

ABSTRACT

Customer satisfaction is the central issue of the business on the banking system. One of the ways that the current banking is done by developing information technologies such as online banking. The phenomenon will be examined in this research is the perception of the customer, preferences, concerns and suggestions about online banking at Bank Mandiri Surabaya.

The samples in this research is all the customer Bank Mandiri Surabaya that use Internet Banking and Self-service method of sampling used in this research is a method of probability sampling. The number of samples was determined as many as 200 people. The variable that is used among other free variables i.e. Perceived Usefulness, Perceived Ease of Use, Perceived Credibility and Computer Self Efficacy, i.e. variable interest for use of Internet Banking Mandiri services. Tools used in this research is with path analysis using linear regression.

From the regression results can be known that there is a significant positive influence on Computer Self Efficacy against the interest in use of the Internet Banking Mandiri services in Surabaya; There is no influence of the Computer Self Efficacy of using internet banking interests indirectly through the Perceived Usefulness; There is no influence of the Computer Self Efficacy of using internet banking interests indirectly through the Perceived Ease of Use and there is no influence of the Computer Self Efficacy of using internet banking interests indirectly through the Perceived Credibility.

Keyword: Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Computer Self Efficacy and Intention To Use Mandiri Internet Banking Services