ABSTRACT

CONSUMER PERCEPTION ANALYSIS OF EFFECT OF E-BANKING SERVICES USERS OF PARTICIPATION BANK CUSTOMERS IN BANDAR LAMPUNG

By

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E-banking is banking services that utilize Internet technology to do all kinds of banking activities. Through e-banking can be built better relationships with customers, the opportunity to get potential customers as possible, and get the maximum benefit. The problem in this study is How does the ability (ability), kindness (benevolence), and integrity (integrity) and e-banking user confidence on the participation of bank customers in Bandar Lampung?

This study is a survey research, ie research that directly sampled from the population. Sample size adjusted to the analytical model that is used Structural Equation Model (SEM). Number of parameters to be estimated in this study is 16. Then the minimum sample required is: 16 x 5 = 80 samples. In this study, the variable eksogennya is the ability (ability), Liver goodness (benevolence) and integrity (integrity). While variable endogennya is confidence (trust) and participation (participation).

Based on the analysis, the conclusions of this study can be stated as follows: The ability (ability) vendor does not affect the confidence (trust) e-banking customers in Bandar Lampung. Kindness (benevolence) vendor does not affect the confidence (trust) e-banking customers in Bandar Lampung. Integrity (Integrity) vendors have a direct positive effect on confidence (trust) e-banking customers in Sydney and the effect is significant. Confidence
(trust) has a direct positive effect on the level of participation of e-banking customers in Sydney and the effect is significant.

Capability (ability) vendor does not affect either directly or indirectly on the level of e-banking customer participation in Bandar Lampung. Kindness (benevolence) vendors do not influence either directly or indirectly on the level of e-banking customer participation in Bandar Lampung. Integrity (integrity) vendors have a positive effect, either directly or indirectly on the level of e-banking customer participation in Bandar Lampung, and the effect is significant. Integrity (integrity) has three indicators are measured as a supporter.