

## ABSTRACT

*The development of technology-based systems in particular relating to the effect on internet companies including banking to interact with the customer. Electronic banking is changing from day to day according to the needs of both bank and customer. Internet banking has become one of self-service that allows the bank to provide information services and features to customers with more convenience through technological sophistication.*

*The success of internet banking depends on how the customer receives the system. Therefore, it is important for the bank to find out how to appreciate its customers internet banking service to help find strategic plan and increase market share. So this research aims to find out what factors are influencing clients' decisions to use internet banking service.*

*The research method used is descriptive research. Data collection is done by distributing questionnaires to users of internet banking Indonesia with a sample of 385 people with nonprobability sampling – purposive method. Analytical techniques used are Exploratory Factor Analysis.*

*The results of research and analysis conducted shows that there are three factors that affect the decision of the use of internet banking. The new three factors are: Performance Expectancy, Trust and Social Influence. The factors that the newly created change indicator with the addition or reduction in the number of indicators that are derived from different variables.*

*Internet banking service providers need to improve the quality of service to clients. This service improvement can be done by taking into account factors that affect the use of internet banking customers include Performance Expectancy, Trust and Social Influence that customers become more confident and comfortable with internet banking service in Indonesia.*

*Keywords: Internet Banking, Performance Expectancy, Facilitating Conditions, Trust*