

## **ABSTRACT**

*Increased internet encourages the use of internet banking. Internet banking is a system that allows customers to access bank accounts and general information products and services of a bank that is accessed via a Personal Computer or Smartphone. This study aims to determine the effect Expetancy Effort, Social Influence, Performance Expetancy, Website Design, Experience, Internet Banking and Internet Usage Skill in the use of Internet Banking in Bandung Raya.*

*This study uses quantitative and descriptive type. Collecting data using random purposive sampling and collection of questionnaires to 250 respondents who use Internet banking Bank Mandiri, BCA, BNI and BRI. This study uses data analysis PLS (Partial Least Square).*

*Results of this study stated that Expetancy Effort and Social Influences do not have a significant effect on the Performance Expetancy in the use of Internet Banking, Performance Expetancy have a significant effect on Effort Expetancy and Social Influences in the use of the Internet Banking, Website Design has a significant influence on the behavior of the use of Internet Banking website, Website Design has a significant impact on the use of Internet Banking through mediation Performance Expetancy, Prior Experience has a significant effect on Effort Expetancy in the use of Internet Banking, Prior Experience has significant influence Performance against Expetancy in the use of Internet Banking, Prior Experience has a significant effect on Website Design in the use of Internet Banking, Internet Skill does not have a significant effect on the Performance Expetancy in the use of Internet Banking. In a subsequent study, can do research in different city.*

**Keywords:***Website Design, Internet Banking, PLS (Partial Least Square), Model UTAUT, Internet Skill*