ABSTRACT

The development of information technology has opened the eyes of the world will be a new world, a new interaction, a new market place, and a network of global business without borders. Well recognized that the development of technology called the Internet, has changed the pattern of community interaction, namely; business interactions, economic, social, and cultural. Internet has contributed so much to society, company / industry and government.

The aim of this study is to investigate the implementation of online behavior in using internet banking by adopting a model UTAUT proposed by Kholoud Ibrahim (2009) with megukur variable effort expectancy, performance expectancy, social influance, internet skills, prior experience, website quality, trust and the Internet banking usage. The process of collecting data using random purposive sampling method by taking samples in Bandung. Distributing questionnaires through online and offline, from 300 questionnaires distributed, 299 questionnaires were returned and 280 questionnaires processed because it has a complete answer

This study uses the method of analysis PLS (Partial Least Square) with 3.0 SmartPLS program to test causality in the model that has been proposed. The study found that performance expectancy mediate relations effort expectancy and social influance in using internet banking. Prior experience is a strong determinant affecting quality website, which can increase the usage behavior using internet banking. This study shows the influence of usage behavior from the influence of performance expectancy, effort expectancy, social influance and trust.

Based on the results of the study, then to increase internet banking users should the bank need to make their strategy to make it more attractive to the community or customers using internet banking. On the results of this study showed that the variables prior experience, skill and website internet quality are variables that most influence

Keyword: *Internet Skill*, *Internet Banking*, *Trust*, *UTAUT*, *Partial Least Square* (PLS).