

## ABSTRACT

Internet banking has been as a manifestation of the use of information technology by the banks in providing banking services to customers continues to increase. But in fact, the number of internet banking users are not directly proportional to the number of bank customers in Indonesia when internet banking services provide many benefits to the users.

In this research to determine the characteristics of intent to the behavior of customers who do not adopt Internet banking services in Indonesia adopted a model of research (Giri & Saad, 2015) which uses unified theory of acceptance use of technology (UTAUT), subsequently modified by adding a variable behavioral intention as determinants of the actual use of a system for the non-user. Besides this research to determine the effect of trust, internet skill, prior experience, website quality in UTAUT variables (performance expectancy, effort expectancy, social influence, behavioral intention , usage behavioral).

Collecting data using quota sampling method. The minimum total respondents is 200 respondents. Respondents in this research is 716 respondents spread across three regions in Indonesia, namely Sumatra, Java, and East Indonesia (Kalimantan, Sulawesi, NTT-West Nusa Tenggara, and Papua) that is based on total loans and deposits in the respective island in 2014.

Data analysis techniques in the study using covariance-based SEM with AMOS software version 22. Using measurement models and structural models tests.

The results of this study showed a significant relationship between the variables of internet skills, prior experience, website quality, trust, effort expectancy, expectancy performance, behavioral intention and behavioral usage. This study focuses on respondents who are in the urban area, so as to further research can compare the behavior of non-users in rural and urban areas for the adoption of internet banking service, further research can test the relationship variables were not significant, which effort expectancy against behavioral intention by using the same analysis technique that is covariance based-SEM, especially in the test a structural model using AMOS software specially for the urban area, and the presence of the other factors such as the level of security and perception of risk, suspected to be other important factors which makes customers not using internet banking services, as has been linked to the level of confidence (trust) that in this study the trust becomes one of the critical factors affecting the respondent's intention to use internet banking services.

**Kata kunci:** *Internet Banking, Trust, Internet Skill, Prior Experienc, Website Quality, AMOS, Modifikasi UTAUT*