

## ABSTRACT

*Advances in technology are increasingly sophisticated, believed to be a primary contributor to the significant growth in all areas. One is in the field of banking, internet banking. Internet banking provides the advantage that it can provide convenience in banking transactions, but the level of market penetration on internet banking is not so great.*

*The purpose of this study was to determine the customers' interest in using internet banking in West Java by using TAM model. Attributes used was taken from the research is the internet skills, perceived usefulness, perceived ease of use, trust and intention to use. The data collection process using purposive sampling method randomly by taking samples in West Java. The spread of this questionnaire through online and offline, questionnaire used as many as 250 questionnaires already have a complete answer.*

*This study uses analysis PLS (Partial Least Square) with 3.0 SmartPLS program to test the causality in the model that has been proposed. The results of this study indicate, internet skills have a significant impact on the perceived usefulness, perceived ease of use and trust. Then perceived usefulness, perceived ease of use and trust have significant influence on intention to use. Most of the variables have a significant and positive relationship. However, the trust relationship to the intention to use has a negative effect but significant.*

*Based on the research results, to improve internet banking users should the bank need to create strategies to enhance their internet banking service in order to attract more customers in using internet banking. On the results of this study indicate that the perceived usefulness variables (perceived usefulness) the most variable in encouraging interest in using internet banking customers.*

**Keywords :** *internet skills, perceived usefulness, perceived ease of use, trust, intention to use*