

## ABSTRACT

*Bank Negara Indonesia or BNI was established on July 5, 1946, PT Bank Negara Indonesia (Persero) Tbk or BNI became the first state-owned bank to be born after Indonesian independence. Born in the struggle for independence of the Republic of Indonesia, BNI had functioned as a central bank and a commercial bank as stipulated in Government Regulation in Lieu of Law no. 2/1946, before finally operating as a commercial bank since 1955. Oeang Republik Indonesia or ORI as the first official payment instrument issued by the Government of Indonesia on October 30, 1946 is printed and circulated by Bank Negara Indonesia.*

*The purpose of this study to determine the effect of performance expectancy, effort expectancy, and social influence on behavioral intention on the user service BNI internet banking.*

*The research method used a quantitative approach. Data collection was done on BNI internet banking service user of DKI Jakarta area with total 255 respondents. This research uses non-probability sampling method with purposive sampling type. This research uses structural equation model (SEM) and using ordinal scale with 13 items of question.*

*The results of this study indicate behavioral intention variables have a positive relationship to the performance expectancy variable and social influence variable but have a negative relationship to the effort expectancy variable.*

*This research is expected to be useful for PT Bank Negara Indonesia (Persero) Tbk in order to achieve the increasing interest of BNI internet banking service users.*

*Keywords: UTAUT, SEM, Performance expectancy, Social influence, Behavioral Intention*