INTISARI

Penelitian ini bertujuan untuk menguji faktor-faktor yang mempengaruhi minat penggunaan *internet banking* pada bank BCA Surabaya menggunakan *Social Cognitive Theory*. Dalam penelitian in digunakan 5 variabel yang menggambarkan *Social Cognitive Theory* yaitu *Website Social Feature, Trust, Ease of Use, Compatibility with Lifestyle, Online Customer Service* dengan pengaruh moderasi dari *Medium of Internet Access/Device*.

Pengolahan data dilakukan menggunakan analisis *Structural Equation Modeling* (SEM) dengan bantuan *software AMOS* 20. Teknik pengambilan sampel menggunakan *non-probability sampling* melalui pendekatan *purposive sampling*. Data diperoleh secara *online* dan *offline* dari responden yang memenuhi karakteristik populasi yang telah ditentukan. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 250 responden.

Hasil penelitian menunjukkan terdapat pengaruh *trust, compatibility with lifestyle* dan *online customer service* terhadap *intention to adopt* layanan *internet banking* Bank BCA Surabaya. Pengaruh *Website's Social Feature* dan *Ease of Use* terhadap *intention to adopt* layanan *internet banking* Bank BCA Surabaya juga pengaruh moderasi dari *Medium of Internet Access/Device* tidak terbukti berpengaruh.

Kata Kunci: *Internet Banking, Intention to Adopt, Trust, Compatibility with Lifestyle, Online Customer Service.*

ABSTRACT

This study aimed to examine the determinants of internet banking adoption spesifically in Bank BCA Surabaya using the social cognitive theory. This study used 5 variables that represent the social cognitive theory which are Websites's Social Feature, Trust, Ease of Use, Compatibility with Lifestyle, Online Customer Service and Medium of Access Internet as moderated variable.

The research using Structural Equation Modeling (SEM) with AMOS 20 software. Sampling techniques used in this research were non probability sampling by purposive sampling approach. Data collected by online and offline survey filled by respondents who meet the specified characteristics of the population by distributing questionnaires. The number of samples used in this research was 250 respondents

Research findings indicated direct impact of Trust, Compatibility with Lifestyle and Online Customer Service to Intention to Adopt Internet Banking Bank BCA Surabaya. Furthermore, the hypotheses of influence Website's Social Feature and Ease of Use to Intention to Adopt Internet Banking Bank BCA Surabaya also moderation influence from type of device is not supported.

Keywords: *Internet Banking*, *Intention to Adopt, Trust, Compatibility with Lifestyle, Online Customer Service.*