
**Tingkat Keberhasilan Transaksi, Kemampuan Sistem Teknologi, Kepercayaan,
Mutu Layanan E-Banking dan Minat Bertransaksi Ulang Secara Online**

by

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ABSTRACT

The objectives of this study are to know the impacts of Success Transaction Ratio, Technology System Capability, Trust and Service Quality of e-banking in raising customers interest on online transaction in the Bank of BPD Bali. The population of this study are customers who used mobile banking transaction of BPD Bali and the sample took 132 respondents. No probability technique is used in choosing sample. Data analysis applies Structured Equation Model (SEM). The result of the study shows that there are positive impacts which significantly can be seen in the ratio of Success Transaction, Technology system capability, Trust and Service Quality of e-banking in the interest to do online transaction repeatedly at BPD Bali. Therefore, it can be known that the ratio of Success Transaction and the capability of Technology System theoretically and based on this study, are able to convince customers, in addition it is able to increase e-banking service quality which consequently raise the interest to do online transaction repeatedly. However, there are some infrastructures that has to be improved by the corporate.

Keywords : Success Transaction Ratio, Technology System Capability, Service Quality of e-banking, Interest in doing online transaction repeatedly at BPD Bali.

ABSTRAK

Tujuan penelitian yang ingin dicapai adalah untuk mengetahui pengaruh Tingkat Keberhasilan Transaksi, Kemampuan Sistem Teknologi, Kepercayaan dan Mutu Layanan e-banking terhadap Minat Bertransaksi Ulang Secara Online Pada Bank BPD Bali. Populasi penelitian adalah nasabah pengguna layanan *mobile banking* Bank BPD Bali dan sampel penelitian ini diambil sebanyak 132 orang. Sampel ini diambil dengan teknik *non probability sampling*. Analisis data menggunakan *Structured Equation Model* (SEM). Hasil penelitian menunjukkan bahwa terdapat pengaruh yang positif dan signifikan Tingkat Keberhasilan Transaksi, Kemampuan Sistem Teknologi, Kepercayaan dan Mutu Layanan e-banking terhadap Minat Bertransaksi Ulang Secara Online Pada Bank BPD Bali. Dengan demikian terbukti bahwa kualitas tingkat keberhasilan transaksi dan kemampuan sistem teknologi secara teori dan hasil penelitian terbukti dapat membuat nasabah percaya dan meningkatkan mutu layanan e-banking yang akhirnya dapat meningkatkan minat nasabah untuk bertransaksi ulang secara Online, namun demikian masih ada beberapa unsur layanan yang harus ditingkatkan oleh perusahaan.

Kata kunci : Tingkat Keberhasilan Transaksi, Kemampuan Sistem Teknologi, Kepercayaan, Mutu Layanan e-banking, Minat Bertransaksi Ulang Secara Online Pada Bank BPD Bali.

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