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## ABSTRACT

**Siti Rahma Yulianti (0606057262) *The Analysis of The Influence of Internet Banking Used on Bank's Financial Performance*, xii + 77 pages + 12 tables + 12 enclosures + 39 bibliographies (1992-2008).**

Internet banking refers to systems that enable bank customers to access accounts and general information on bank products and services through a personal computer (PC) or other intelligent device. It is receiving great attention in the banking industry and the regulatory community. As with other areas of e-commerce, discussions about Internet banking often proceed without reference to the actual state of market developments (Furst, 2002). Using Internet banking give the influence to the bank's performance. Performance is defined as the record of outcome produced on a specified job function or activity during a specified time period.

The national banks in Indonesia which are using internet banking are used as sample on this study. Empirical analyses have been conducted from a panel data of 8 banks to see the differences between four years before and after using internet banking and the impact bank's characteristics upon bank's performance.

The univariate analysis indicates several significant differences in the profile of banks before and after using Internet banking. The multiple regression results reveal that the profitability and offering of Internet banking does not have any significant association.