

ABSTRACT

Bank developed banking innovations internet banking services in line with technological advances that benefit customers, but with the great benefits of Internet banking usage rate is still less than the awareness of this innovation. This phenomenon is called the consumer resistance to innovation.

The purpose of this study was to reveal the customer group that aware but have not use internet banking using a theoretical approach of consumer resistance to innovation in Indonesia as well as create a profile of each group formed.

This study uses twostep cluster analysis with variable of demographic segmentation, consumer behavior and consumer resistance to innovation which this analysis can be used to group and create customer profiles that do not use Internet banking in Indonesia because it can process two types of variables that is continuous and categorical variables. Data processing was performed with SPSS 17 software and data collection is done through questionnaires distributed online to reach out to customers across Indonesia.

The results of this study revealed that bank customers are non-users of internet banking in Indonesia consists of three groups: the first group are customers who know the technology of internet banking, but still have not used it the group are called Postponer, then the second group of customers who want to use internet banking and still not know when to use them because they weigh the risks of the use, this group called opponent, and the third group of customers who have a negative view towards internet banking because they were less able to adapt to new technology called Rejector.

Results of research conducted is expected to give a view on the banking industry will approach to each customer group.

Keyword: *Consumer resistance to innovation; Internet banking; twostep cluster*