It is expected that in the research analysis, testing upon hypothesis will give result that the internal factors do play an important role in the success of the Internet banking. It is also expected that by referencing to this thesis, all CIO, IT Managers, and Internet banking developers could start a good planning and design for a successful Internet banking. Moreover, this thesis is hopefully could be help to make decisions about focusing on aspects that are really critical in improving the organization competitive advantages.

Keywords: Internet banking, Internal Factors, Success criteria