

Analysis of Factors Affecting the Intention to Use Internet Banking in Indonesia

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Abstract: *The use of technology and information encourages the banking industry to continue to innovate and implement that can accelerate every transaction that exists. Current banking industry implementations include the use of mobile banking, internet banking, e-banking or e-channel, and virtual assistants (chatbot). The main purpose of this study is to analyze several factors that have a relationship to the use of sustainable internet banking in Indonesia. This research begins by adopting a research framework based on the Technology Acceptance Model which has a relationship with technology acceptance. The factors used in this study include perceived trust, perceived ease of use, perceived usefulness, and social influence used as predictors in identifying factors that influence the sustainable use of internet banking in Indonesia. Data collected using a survey of 400 internet banking users in Indonesia from various banks. The results of this study are all 2 of the 4 factors including perceived trust and social influence become influences in predicting intention to use internet banking in Indonesia.*

Keywords: Technology Acceptance Model, Internet Banking, Intention to Use, Perceived Trust, Perceived Ease of Use, Perceived Usefulness, Social Influence.

1. Introduction

The rapid development of information and communication technology in the last few years has greatly changed every activity process in organizations and companies so that they can carry out any activities related to data very quickly and easily, especially in the banking industry. With so many innovations that develop rapidly, every organization or company is competing to implement every use of the information technology [1]. Currently banking activities are in the hands of customers or users. Because without customers or bank users will not be able to survive in the banking business. The use of information technology is changing every activity and social activity that exists so that the bank must continue to make improvements in terms of services to be able to provide good performance to each of its customers [2].

The most important factor in every banking activity is strong economic growth, by continuing to innovate in information technology in making a positive thing in every type of activity that will be carried out by the bank's customers. Banking activities that used to be manual, such as if you want to make a transfer, have to go through the branch office at this time and have been able to carry out each transaction easily through an internet connection or online-based type of transaction including mobile banking, internet banking, e-banking, SMS banking and virtual assistants (chatbots) that can be used on every banking transaction [3], [4].

According to APJII (Association of Indonesian Internet Service Providers) in 2017 the percentage of internet services that are often accessed in Indonesia is greatest in chat services at 89.35% while for banking services the percentage of users is only 7.39%. Whereas for the use of the internet in the economy in 2017 banking transactions were only 17.04% and the biggest one was checking prices by 45.14%. From the two data it can be concluded that the use

of internet services to access banking services in Indonesia is still relatively low [5].

Utilizing the use of internet banking can be an alternative because more and more people are already familiar with the use of the internet and the support of everyday devices used such as smartphones or other smart devices with very fast development. In this case, customers or users of banking services can use various features of internet banking contained in the bank through each device they have as long as they are connected to the internet or telecommunications network [6]. Use of internet banking can provide a banking service that is easier and faster because each user can access any banking activities or financial transactions that involve payment activities through online banking media [7].

Every use of information and communication technology from each bank has similarities and differences depending on each internet banking service provider from each of these banks. From the use of internet banking, the writer wants to identify the factors that influence the sustainable use of internet banking in Indonesia so that it can get results, namely what influences the sustainable use of internet banking in Indonesia so that it can help every bank in Indonesia. to continue to innovate and improve the quality of internet banking services that they already have and have implemented.

In this study, we will analyze factors using the TAM (Technology Acceptance Model) framework that has a relationship with acceptance of the continued use of internet banking. Because to know the intention to use internet banking, it needs to be known as an understanding from the user's side, the level of trust in the banking products or services so that customers want and want to use the internet banking services in a sustainable manner. With more and more uses of the product or service, the implementation of a product or service can be said to run well and be successful.

2. Literature Review

In this literature describes several studies of online banking that will focus on internet banking services. With the rapid increase in the use of information and communication technology and innovations in the banking sector, every bank makes a lot of investment in the use of these technologies, especially in the field of internet banking, because by using internet banking it changes every banking activity that was traditionally modern to modern by utilizing the use of internet as a medium for connecting information and data in internet banking services [8].

According to Davis et al, 1989 acceptance of the use of technology has several models including TRA (Theory of Reasoned Action) is a model determined by Behavioral Intention (BI) and by behaving consciously. TAM (Technology Acceptance Model) is a development from the previous model with one's acceptance of the adoption of information technology. The purpose of the TAM model is to provide an explanation of the factors that can be used as a determinant of technology or computer acceptance in general, and be able to explain the behavior of users about the acceptance of new technology. The virtue of TAM is that it can provide a basis for knowing the impact of existing external factors. These factors depend on previous experience with the use of technology and provide a significant and positive advantage for each activity [9].

According to research conducted by Venkatesh et al, 2003 to find out more clearly about accepting the use of new technologies there are some similarities and differences found in the eight models, including Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combine TAM and TPB (C-TAM-TPB), Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). From the eight models, integration and attack are made into a Unified Theory of Acceptance and Use of Technology (UTAUT) which can assess one's acceptance of the use of technology [10]. From this research can be known about the acceptance of the use of new technology.

2.1 Perceived Trust

Trust is a very important factor in the intention to use a technology. When customers believe in the usefulness of the technology. They will have the perception to directly use the technology. Especially if the banking service providers have a good reputation among many people, users will easily have the intention to use a technology from these banking services. Trust itself is a psychological hope from someone who is believed not to behave opportunistically [14]. The assumptions can be taken to make existing hypotheses namely:

H1: Perceived Trust has a significant effect on Intention to Use Internet Banking

2.2 Perceived Ease of Use

Perceived ease of use is defined as the extent to which a person believes in the use of existing information technology. In addition, the user's attitude is defined when someone uses technology and uses it in every activity. Someone who often conducts activities using a technology might be more happy and easier when using internet banking because they can easily do every banking transaction activity [15]. This will also make users satisfied with the usefulness of the internet banking services provided by the banking services. Perceived ease is a condition where users can easily use technology to carry out every transaction activity in the form of checking balances or mutations of accounts, and transfers, etc. [16]. The assumptions can be taken to make existing hypotheses namely:

H2: Perceived Ease of Use has a significant effect on Intention to Use Internet Banking

2.3 Perceived Usefulness

According to [9],[10] usefulness is a term that can directly benefit from the use of banking services that use information technology. Therefore, in banking sector usefulness can be used as a factor used to be an influence on the intention to use internet banking services. Customers can also feel the usefulness of the internet banking service and want to re-use the internet banking service because it has uses for every job. Usefulness can produce value that can make customers reuse information technology for a long period of time [18]. The assumptions can be taken to make existing hypotheses namely:

H3: Perceived Usefulness has a significant effect on Intention to Use Internet Banking

2.4 Social Influence

Social influence can influence a person's desire to use an information technology or participate in the use of internet banking services depending on the user's environmental conditions if more and more people use internet banking services then they will indirectly be influenced to use the technology. An empirical study found that social influence can influence individual behavior in using an information technology [9],[17]. According to research conducted by [15] social influence is considered as an important factor because indirectly when someone has assumed the use of information technology makes banking transaction activities more efficient and effective then an individual will have the intention to use the technology. The assumptions can be taken to make existing hypotheses namely:

H4: Social Influence has a significant effect on Intention to Use Internet Banking

2.5 Intention to Use

According to research conducted by [9],[10],[21] intention to use can be used as a dependent variable because with the existence of these intentions a person can do something that according to him can help every activity that will be carried

out. With the intention and behavior can see how much a person's expectations in using information technology on an ongoing basis. The Banking can find out what makes a person intend to use their internet banking services.

3. Research Methodology

3.1 Research Model

This study uses a TAM (Technology Acceptance Model) framework that is modified with existing variables in UTAUT (The Unified Theory of Acceptance and Use of Technology) [9],[10]. In Figure 1 shows the relationship between each variable that exists including perceived trust, perceived ease of use, perceived usefulness, and social influence on intention to use of internet banking.

To be able to find out whether the questionnaire is valid or not, researchers use the research construct derived from research conducted by [9],[10] using the construct of the model is expected to be able to measure the extent to which the intention to use banking service technology in particular the intention to use services internet banking in Indonesia thus researchers can draw conclusions about the results of hypotheses that have been made whether in accordance with previous research conducted by [9],[10] can have significant results between the factors used as predictors.

In this study, a research instrument test was conducted to 479 respondents to be able to produce valid and reliable data from the data obtained by filtering data so that it can produce good data to be used in this study, so researchers can eliminate some data or instruments inappropriate or error in the existing questionnaire. Because the feedback that will be generated from the results of research collection will be used to test hypotheses on the data that will later be used as many as 400 respondents. In this study consisted of 20 statements. This study consists of 5 constructs, among others, perceived trust, perceived usefulness, perceived ease of use, social influence, and intention to use are presented in Table 2.

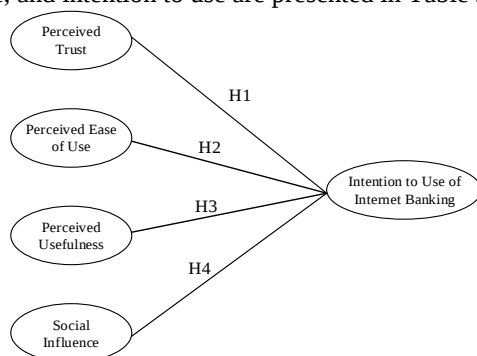


Figure 1: Research Model

3.2 Data Gathering Method

This study uses a test with a Likert scale up to 1-5, this research is quantitative and the distribution of this questionnaire was distributed to 400 respondents who have used internet banking in Indonesia. The sample was obtained from calculations using the Slovin formula for the total population taken according to BPS (Central Statistics

Agency) in Indonesia as many as 265 million people [22]. The overall area selection in Indonesia due to the growth of the internet in Indonesia is currently experiencing a very rapid increase, though because of this research it is hoped that every internet banking user will understand and understand the use of existing internet banking. The questionnaire was collected by distributing electronic forms such as Google forms and through social media and forums. From the questionnaire collected as many as 479 questionnaires and conducted a screening of complete and incomplete questionnaires so that later that would be used as many as 400 questionnaires that were indicated complete.

The sample is part of the total population to be studied so that the results of the study can be generalized [23]. According to [24] multiple regression study, the sample size must be at least 10 times greater than the number of variables to be examined. In this study there are 5 variables, which means the minimum number of samples is 50 respondents. In addition, to determine the minimum number of samples needed in this study can also be calculated using the Slovin formula.

With a population of 265 million people and the estimated sampling error is 5%, the minimum number of samples that must be used in this study according to the Slovin formula is:

$$n = \frac{265,000,000}{1 + (265,000,000 \times 0.05^2)} = \frac{265,000,000}{1 + 662.500} = \frac{265,000,000}{662.501} = 400 \quad (1)$$

Then this study will use a sample of 400 respondents. In this study, the sampling technique used was random sampling by distributing questionnaires to people through Google forms or social media networks. The following are demographics of respondents using internet banking, as shown in Table 1.

Table 1: Demographic Data of Respondents

Characteristic of the sample selected			
Measure	Value	Frequency	Percent
Gender	Male	179	44.75%
	Female	221	55.25%
Age (in years)	16-19	25	6.25%
	20-29	217	54.25%
	30-40	98	24.50%
	41-49	50	12.50%
	>50	10	2.50%
Education	Elementary School	18	4.50%
	Junior High School	37	9.25%
	Senior High School	180	45.00%
	College/Bachelor	139	34.75%
	Master Degree	22	5.50%
	Above Master	4	1.00%
Occupation	Government employees	15	3.75%
	Employee	267	66.75%
	Entrepreneur	47	11.75%
	Housewife	25	6.25%
	Student	29	7.25%
	Others	17	4.25%
Devices Used for IB	Smartphone	342	90.75%
	Laptop	24	6.50%

Personal Computer	21	2.00%
Tablet	13	0.75%

Table 1 explains the demographics of each respondent. In the data the first category for sex is 179 men with 44.75% percentage while for women there are 221 people with a percentage of 55.25% of the total sample of 400 respondents. In the age category, the most users were in the 20-29 years age range category with 217 people with a percentage of 54.25%. For the most recent category of education, there were 180 people in Senior High School with a percentage of 45.00% and College / Bachelor ranked second with 139 people with a percentage of 34.75%. In the Occupation category the largest users were Employees with 267 people with a percentage of 66.75%. Then the category for devices that are often used in every banking transaction using is as many as 342 smartphones with a percentage of 90.75%.

Table 2: Construct and Corresponding Items

Construct	Code	Corresponding Items	Items Sources
Perceived Trust	PT1	I am not afraid that other people might get access to information about my internet banking transactions	[9]-[11]
	PT2	Believe it can rather easily happen that money is safety when using internet banking	
	PT3	Having trust that the confidentiality of my financial transactions is secure when using internet banking	
	PT4	Privacy is guaranteed when using internet banking	
Perceived Usefulness	PU1	Using internet banking services can speed up daily activities	[9]-[12]
	PU2	Tasks made easier by using internet banking services	
	PU3	Internet banking services are very useful	
	PU4	Overall the use of internet banking services is very profitable	
Perceived Ease of Use	PEOU1	It's easy to use internet banking services	[9]-[12]
	PEOU2	Easy and clear when interacting using internet banking	
	PEOU3	Become skilled in every use of internet banking service	
	PEOU4	Overall the use of internet banking services is very easy	
Social Influence	SI1	The closest person gives influence in using e-Branch application	[11]-[13]
	SI2	The closest person provides input in using the e-Branch application	
	SI3	e-Branch application enhances reputation	
	SI4	Using the e-Branch application can improve social status	
Intention to Use	ITU1	Will use internet banking on every transaction activity	[9],[10], [12]
	ITU2	Have plans to use internet banking services in the next few months	
	ITU3	Intend to conduct banking transaction activities via internet banking	
	ITU4	Have the intention to use internet banking services	

Table 2 is a research instrument used in this research each indicator is used as a statement which will then be disseminated to respondents who have used internet banking services at every bank in Indonesia. The next thing after making the instrument is to test the validity and reliability of each instrument using SPSS Amos to find out whether each instrument that has been created produces valid and reliable data so that future research can determine the hypothesis testing of each factor used in research This is to determine the intention to use internet banking services.

4. Result and Discussion

4.1 Validity and Reliability Test

In research conducted using significance level α (alpha) = 0.05 (5%). Testing the validity and reliability is the main thing that must be done in quantitative research because each data obtained from respondents can be a reference whether each indicator that has been made can be understood and understood by the respondents there. Because if the data generated from the distribution of the questionnaire has invalid and reliable results it means that the instruments that have been made in this study are not understood and understood by the respondents, which means this research cannot be continued. In the validity test that we have done for all research instruments, the valid results are shown in Table 3. According to [25], an instrument can be said to be valid if it has a value of loading factors which is ≥ 0.50 for better results if it has results ≥ 0.70 because the higher the factor loading value, every respondent who understands every statement presented in this study.

After the data tested is valid, the researcher continues with the reliability test on the data that has been collected. whether from any existing instrument can be relied on in the research to be conducted. Because both of these tests include a prefix to conduct quantitative research on several research instruments that have been made and will be tested, so that there are no errors in calculating the data that has been obtained. From the research conducted by [26] explained that in a study very much needed accuracy, accuracy of each instrument to be investigated because with the initial testing of the validity and reliability test can help researchers in providing an overview of the research instruments that have been made, although The research instrument has usually been used by several previous researchers. According to research conducted by [27] by testing the validity and reliability intended to determine the perception of each respondent that exists because each respondent sometimes has a different background so that it can produce a different perception when given the same statement.

Table 3: Validity from Loading Factors Indicators

Variable	Code	Loading Factors	Limit	Status
Perceived Trust	PT1	0.616	0.50	Valid
	PT2	0.726		
	PT3	0.664		
	PT4	0.708		
Perceived Usefulness	PU1	0.599	0.50	Valid
	PU2	0.609		

Perceived Ease of Use	PU3	0.724	0.50	Valid
	PU4	0.715		
	PEOU1	0.611		
	PEOU2	0.669		
	PEOU3	0.699		
Social Influence	SI1	0.685	0.50	Valid
	SI2	0.716		
	SI3	0.845		
	SI4	0.701		
Intention to Use	ITU1	0.550	0.50	Valid
	ITU2	0.651		
	ITU3	0.669		
	ITU4	0.698		

The next step is to conduct reliability testing by measuring the values of AVE and CR generated through calculations with the following formula.

$$AVE = \frac{\sum \text{Standardized Loading}^2}{\sum \text{Standardized Loading}^2 + \sum \varepsilon_j}$$

$$CR = \frac{(\sum \text{Standardized Loading})^2}{(\sum \text{Standardized Loading})^2 + \sum \varepsilon_j} \quad (2)$$

According to [25] the research instrument can be said to be reliable if it has a CR (Construct Reliability) ≥ 0.70 so that research can proceed to the next stage which is hypothesis testing which will find out what factors have a relationship to intention to use internet banking.

Table 4: Construct Reliability

Construct	CR (Construct Reliability)	Status	Result
Perceived Trust	0.774	Reliable	Good
Perceived Ease of Use	0.758	Reliable	Good
Perceived Usefulness	0.756	Reliable	Good
Social Influence	0.827	Reliable	Good
Intention to Use	0.738	Reliable	Good

Based on the calculation results in Table 4, it shows that there is no construct reliability value whose value is below 0.70, therefore all constructs or statements in this study feasible to be used as a research model so that the relationship between each variable of intention to use internet banking can be known.

4.2 Evaluation of Goodness of Fit Criteria Index

Testing using Amos can find out the level of one's intention in using internet banking can be seen from the Good of Fit Model in Table 5.

Table 5: Goodness of Fit Criteria

Goodness of fit	Criteria	Value	Status
Absolute Fit Measures			
Chi Square	Small value is getting better ($p \geq 0.05$)	216.94 ($p=0.002$)	Good
CMIN/DF	CMIN/DF < 2 (fit) CMIN/DF < 5 (reasonable)	1.356	Fit
Goodness of Fit Index	GFI ≥ 0.90 (good)	0.950	Good Fit

(GFI)	fit)		
	$0.80 \leq GFI \leq 0.90$ (marginal fit)		
Root Mean Square Error of Approximation (RMSEA)	$RMSEA \leq 0.05$ (close fit)	0.030	Close Fit
	$0.05 \leq RMSEA \leq 0.08$ (good fit)		
Incremental Fit Measures			
Adjusted Goodness of Fit Index (AGFI)	$AGFI \geq 0.90$ (good fit)	0.934	Good Fit
	$0.80 \leq AGFI \leq 0.90$ (marginal fit)		
Tucker-Lewis Index (TLI)	$TLI \geq 0.90$ (good fit)	0.969	Good Fit
	$0.80 \leq TLI \leq 0.90$ (marginal fit)		
Normed Fit Index (NFI)	$NFI \geq 0.90$ (good fit)	0.910	Good Fit
	$0.80 \leq NFI \leq 0.90$ (marginal fit)		
Parsimonious Fit Measures			
Parsimonious Normal Fit Index (PNFI)	Big value is getting better	0.766	Good
Parsimonious Goodness of Fit Index (PGFI)	Big value is getting better	0.724	Good

Based on Table 5, it can be seen that each result shows a good status so that the research model is good for each criterion that exists in the goodness of fit criteria.

4.3 Structural Equation Model (SEM) Analysis

The result as follows in Figure 2:

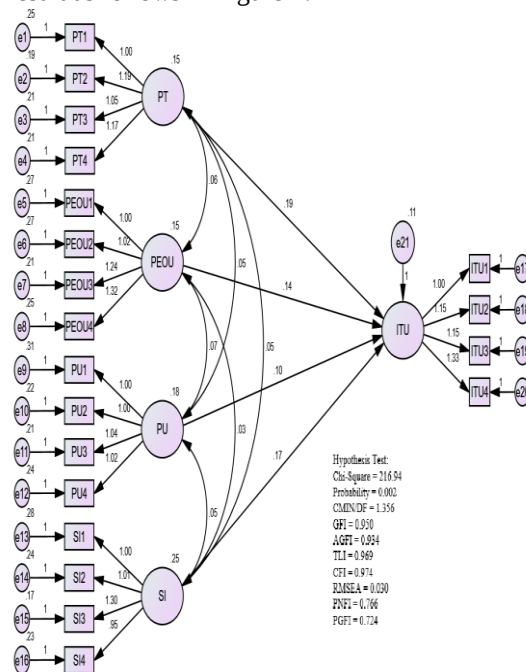


Figure 2: The results of the analysis of the research model

4.4 Hypothesis Testing

Hypothesis testing is used to determine whether there is a relationship between the independent variable and the dependent variable in this study. By knowing these result it can be concluded from the hypotheses that have been made.

The results of the hypothesis test are presented in Table 6.

Table 6: Hypothesis Testing Result

			Estimate	P	Status
ITU	<---	PT	0.191	0.01	Affected
ITU	<---	PEOU	0.139	0.071	Not Affected
ITU	<---	PU	0.103	0.119	Not Affected
ITU	<---	SI	0.170	***	Affected

Based on Table 6 regarding the results of the existing variable hypothesis test, it appears that perceived ease of use (PEOU) and perceived usefulness (PU) have no effect because it has a P-value greater than 0.05. As for the variable perceived trust and social influence has an influence because it has a P-value of less than 0.05. For the P-value generated at the variable perceived trust (PT) is 0.01 and for the P-value generated at the social influence (SI) variable is *** or it can be said to be smaller than 0.05.

Based on the results of the table, conclusions can be drawn based on estimated values using structural models of variables that have a significant influence on intentions to use internet banking:

$$Y = 0,191PT + 0,170SI \quad (3)$$

Based on these equations, it can be concluded that perceived trust (PT) has a significant effect with a positive effect into intention to use (ITU) and social influence has a significant effect with a positive effect into intention to use (ITU).

4.4.1 Hypothesis 1 Test (H1)

Based on Table 6 regarding hypothesis 1, that is, perceived trust has an effect on the intention to use internet banking, this can be seen clearly because the results of the P-value generated are less than 0.05. Based on the results in Table 6, the statement regarding hypothesis 1 that is perceived trust influences intention to use is accepted because it has a significant effect. Therefore, with the high confidence of someone in a product or service provided by banks, they will have the intention to use the services or products owned by the banking services so that they have an interest in using it.

4.4.2 Hypothesis 2 Test (H2)

Based on Table 6 regarding hypothesis 2, namely perceived ease of use has no effect on the intention to use internet banking, this can be seen clearly because the results of the P-value generated are greater than 0.05. Based on the results in Table 6, the statement regarding hypothesis 2 that perceived ease of use has an effect on intention to use is rejected because it has no significant effect but has positive results. With the increasingly easy use of technology such as internet banking services, a consumer may not necessarily want to continue to use the internet service perhaps because users are more comfortable transacting through branch offices.

4.4.3 Hypothesis 3 Test (H3)

Based on Table 6 regarding hypothesis 3, that is, perceived usefulness has no effect on the intention to use internet banking, this can be seen clearly because the results of the P-value generated are greater than 0.05. Based on the results in Table 6, the statement regarding hypothesis 3 namely perceived usefulness influences intention to use is rejected

because it does not significantly influence but has positive results. With internet banking it is not always an attractive utility for some users, maybe using internet banking sometimes makes it difficult for their transaction activities such as problems in the internet network that they use when they want to make transactions so they do not know whether the transaction they run is successful or failed.

4.4.4 Hypothesis 4 Test (H4)

Based on Table 6 regarding hypothesis 4, social influence has an influence on the intention to use internet banking, this can be seen clearly because the results of the P-value generated are greater than 0.05. Based on the results in Table 6, the statement regarding hypothesis 4 that social influence influences intention to use is accepted because it has no significant effect and has positive results. With the existence of internet banking and users who are in an environment that every time banking transaction activities use internet banking, users will become interested in using the internet banking service, because it has been proven that the workplace environment always uses internet banking for every banking transaction and always has Positive results every time you use the internet banking service.

5. Conclusion

Based on the results and discussion, several conclusions can be drawn in this study related to factors that influence the intention to use internet banking, including:

- Factors that affect the intention to use internet banking in Indonesia is perceived trust and social influence.
- Based on the structural model perceived trust and social influence has a positive effect into intention to use internet banking, because with the high level of trust and the encouragement of environmental factors and the closest people cause many people will have the intention to use internet banking services.
- With the intention of a user to use internet banking services in Indonesia based on one's trust in the bank, the higher the level of one's trust in the bank, they will use any technology issued by the bank, especially those that can make their activities more effective and efficient. With the trust means that users are not worried about the data they have, they trust the security of the bank.

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