ISSN No:-2456-2165

The Effect of Perceived Usefulness, Perceived Ease of Use, and Security on Customer Intention to Use Mobile Banking at PT. Bank Negara Indonesia (BNI) Tbk. Jakarta

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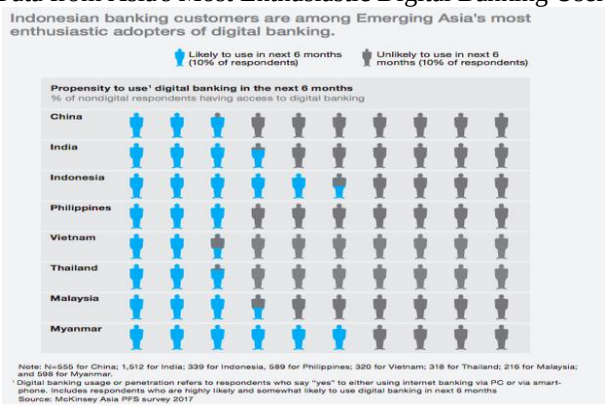
Abstract:- The purpose of this study is to determine how much intention customers have to use mobile banking based on perceived usefulness, perceived ease of use, and security. This study focuses on BNI consumers in Jakarta who have never utilized mobile banking. Using a quantitative descriptive technique, this study was done on 100 respondents who had never used mobile banking. SPSS Version 2.6 is used to collect and process data. According to the findings of this study, perceived usefulness, perceived ease of use, and security all have a substantial impact on customers' Intention To Use Mobile Banking. While the requirement for transactions mitigates the impact of perceived usefulness, perceived ease of use, and security on the desire to use mobile banking.

Keywords:- *Perceived Usefulness, Perceived Ease of Use, Security, Intention to Use.*

I. INTRODUCTION

Indonesians are quite enthusiastic about using digital banking. This is because the number of smartphone and internet users in Indonesia is growing. (Citradi, 2020). Figure 1 depicts Indonesians' enthusiasm for the usage of digital banking.

Data from Asia's Most Enthusiastic Digital Banking Users



source: CNBC Indonesia, (2019)

The image shows that digital banking technology is quite popular among Indonesian banking customers. In Indonesia, as many as six out of ten banking consumers are eager to use digital banking services.

According to the Top Brand Award (2020), four banks in Indonesia have the most mobile banking users. Table 1 shows the percentage of Indonesians who utilize mobile banking.

Data on the Percentage of Mobile Banking Users in Indonesian Banks for the Fiscal Year 2018-2019

Bank	Year	The percentage of users	Year	The percentage of users
Bank Central Asia (BCA)	2018	49,5 %	2019	44,5%
Bank Mandiri	2018	17,8%	2019	16,6%
Bank Rakyat Indonesia (BRI)	2018	14,6%	2019	17,0%
Bank Negara Indonesia (BNI)	2018	11,4%	2019	12,3%

source: Top Brand Award, (2019)

According to the research, BNI Bank clients are the least likely to use mobile banking services in Indonesia. Even though BNI online saw an increase in client numbers in 2019 when compared to 2018, the situation raises several questions and prompts researchers to do a study on the situation and problems.

Meanwhile, according to the shared vision survey in Table 2 of 2018, four banks have the largest number of mobile banking transactions in Indonesia.

Data on the Number of Mobile Banking Transactions in Indonesian Banks
in 2018

Ranking	Bank	Number of Transactions (in trillions)
1	Bank Central Asia (BCA)	Rp. 6.430
2	Bank Rakyat Indonesia (BRI)	Rp. 256
3	Bank Negara Indonesia (BNI)	Rp. 197
4	Bank Mandiri	Rp. 182

source:Sharingvision.com, (2018)

According to the report, BNI consumers use services the least compared to Bank Central Asia (BCA) and Bank Rakyat Indonesia (BRI). The number of transactions demonstrates a customer's interest in a brand that focuses on preferences, intentions to use, and brand choices that provide the same level of usability that a product feels to an individual. (Yasin *et. al*, 2007).

II. LITERATURE REVIEW

A. *Mobile Banking*

Turban *et. al*, (2017). Mobile banking is a banking system that enables consumers to undertake extensive electronic banking transactions with the bank in question. Customers can conduct transactions utilizing mobile phones that are connected to the internet network in this mobile banking transaction.

B. *Technology Acceptance Model* (TAM)

The background of this research hypothesis is derived from tam theory to understand and observe individuals' or customers' acceptance of application system technology. TAM is an extension of Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA) to explain the psychological determinants of conduct. (Mansour, 2016).

TAM approaches that discuss behavioral intents to utilize new technologies, which are determined by an individual's attitude toward technology, have been widely used in a range of scenarios, such as banking, information services, payment services, and so on. (Cho and Sagynov, 2015). Acceptance or interest in using technology is controlled by behavioral intentions, which are influenced by two factors: perceived usefulness and perceived ease of use.

C. *Intention To Use*

According to Davis (1989), Behavioral interest is defined as one's willingness or intention to undertake a specific behavior. Farizi and Syaefullah (2008) It is also stated that behavioral interests are the foundation for examining a person's behavior or actions as a result of system users' use of technology.

According to Ferdinand (2006), The following indicators can be used to gauge one's interests :

a. Transactional interest or how much one wants to pay for a thing.
b. Referential interest, which is the degree to which a person wants to suggest a product to others.
c. Preferential interest, which is how much interest a person has in the product as the main preference.
d. Exploratory interest, the amount of curiosity a person has in learning more about the product he or she is interested in and seeking information to back up the favorable features of the product.

According to Jogiyanto (2007), The desire to use, always seek to use, and continue in the future are indicators of interest variables.

D. *Perceived Usefulness*

One of the most important aspects of TAM is perceived usefulness. Perceived usefulness is a measure of the extent to which individuals believe that using technology will benefit them. (Davis, 1989) ; (Davis, 1993). Also mentioned in Davis (1989). Perceived ease of use is defined as a user's ability in the future when using application system technology will improve work performance.

Venkatesh and Davis (2000). Subdivide the dimensions of perceived usefulness as follows:

a. Individual performance can be improved by using the system (improve work performance).
b. The system's utilization has the potential to boost individual productivity (increase productivity).
c. Using the method can improve individual performance effectiveness (increase effectiveness).
d. The system's utilization is beneficial to the individual (useful system).

According to Yahyapour (2008), Indicators of higher productivity, more effective work, and faster work can be used to assess perceived Usefulness.

E. *Perceived Ease Of Use*

Davis (1989) states that the perceived ease of technology is the degree to which one perceives that using application system technology does not require a lot of power. Wibowo (2008) said that the perception of an application system technology's ease of use is taken as a measure of the extent to which one believes the application system technology can be simply understood and utilized This perception then influences behavior; the more a person's view of the ease of using application system technology, the greater the degree of use of application system technology. *(*Ahituv *et al*., 1998).

The perception of ease of use is the degree to which one believes application system technology is simple to understand. (Davis, 1989). Venkatesh *et. al*, (2003). Dimensions are divided dividing the dimension of perceived ease of use into the following categories:

a. Individual interactions with systems are clear and simple to understand.

b. Interacting with application system technology does not require much effort.
c. The application system technology is simple to operate.
d. Easily be applied application system technology based on what individuals wish to perform.

F. Security

Security is critical in a banking system since it involves the personal information of highly private consumers. Perceived security is defined as the consumer's conviction that his data cannot be accessed by anyone else (hackers) except himself because it has been stored and cannot be utilized by others. As a result, users can have trust in using application system technology with a high level of security (Aprilia, 2018). According to Rahardjo (2005), Application system technology security is a method of preventing or at least reducing the occurrence of fraud in application-based system technology.

According to Titis and Wina (2011), The use of secure application-based system technology reduces the risk of data or information loss and theft, and confidentiality is interpreted as all things connected to the user's data are assured to be kept confidential.

According to Horwart (1989), The dimensions of security perception can be divided into the following categories:

a. Confidentiality / Privacy

The primary goal of privacy or confidentiality is to keep information safe from unauthorized people. Privacy is more personal data, whereas confidentiality typically refers to data provided to others for a specific purpose (e.g., as part of service registration) and is only permitted for certain purposes.

b. Integrity

This element underlines the need not to change information without the permission of the information's owner. A concern that must be dealt with in the presence of viruses, Trojan horses, or other users that update information without permission.

c. authentic

This component is concerned with how to assert that the information is authentic, that the individual accessing or sending such information is the person in question, or that the server we are addressing is the actual server.

d. availability

Aspects of availability or availability related to the availability of needed information. When an information system is attacked or compromised, it might limit or deny access to data.

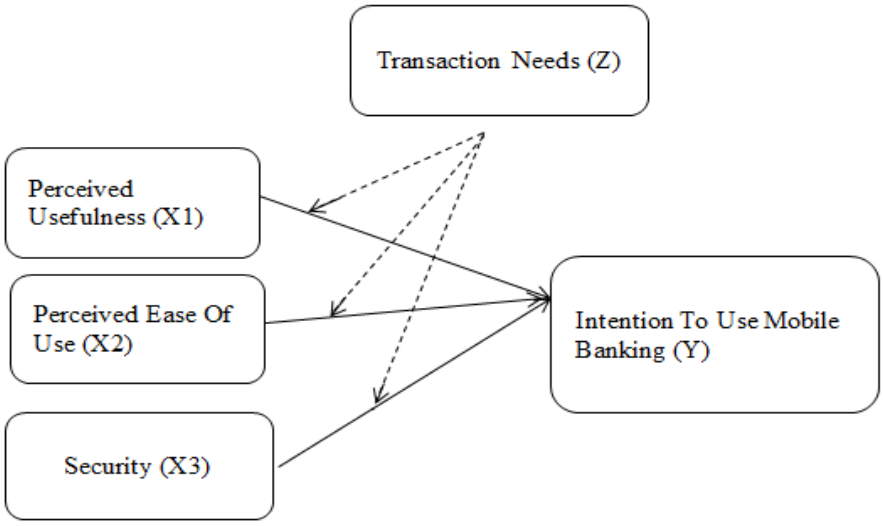
e. Access Control

Preferences (user ID) This component is concerned with how information access is managed. Typically, this is tied to authentication and privacy concerns. Access control can be implemented by the use of a user id and password combination, as well as through other means.

G. Transaction Needs

According to Lu and Yuan, (2011) Individuals' transaction needs are the wants they believe will be advantageous in a transaction. The necessity for an individual transaction at a given time is referred to as transaction needs. (Holloway *et. al*, 2005) ; (Mitchell dan Prince, 1993). Individual expectations for the performance/service of a product/service have a big influence on transaction needs (Cadotte *et. al*, 1987); (Parasuraman *et. al*, 1985). Individuals with high transaction needs, in particular, have high expectations for the performance of a product/service (Woodruff *et. al*, 1983). Individuals with low transaction requirements, on the other hand, do not have high expectations for the performance of a product/service based merely on normative norms (Parasuraman *et. al*, 1985).

Research Framework



III. METHODS OF RESEARCH

This study describes descriptive research employing verifying survey procedures. Descriptive research using survey methodologies is used to collect actual phenomena or information on current symptoms relevant to research topics. While verification, also known as explanatory research, is meant to test the relationship between the variables examined in this study, (Sugiyono, 2015).

A. Research Population and Samples

This study's population consists of BNI users who have never used mobile banking. 100 customers were sampled using the Rau Purba deep Widiyanto (2008) model.

B. Methods of Data Collection

This study's data sources were derived from primary sources. The researchers want to use questionnaire approaches to obtain data for this study. Sugiyono (2015) defines questionnaires as a way for collecting information that researchers wish to learn by sharing a list of statements with respondents via Google form.

C. Methods of Data Analysis

To explain data statistics, the data analysis approach in this study uses an spss program, which is commonly used for descriptive analysis. Multiple linear regression analysis is one of the data analysis techniques used to test hypotheses and find the link between independent factors and dependent variables (Setiawan *et. al*, 2010). It will be processed and analyzed by researchers using the spss program.

IV. DISCUSSION AND RESULTS

A. General Description Respondents

Before conducting additional research, researchers identified demographic data of respondents that can be used as a source of knowledge. Seen from the biggest population of participants in this survey, 100, in the dominance of women (55.1 %). According to the age of the respondents, age 21 to over 40 years (36.2 %) dominated (34.8 %). According to the domicile address, the majority of respondents in this survey were from South, East, and Central Jakarta (39.2 %), (29 percent), and (29 %), respectively (18.8 %). In terms of employment, the majority of respondents (59.5 %) are employed or self-employed (31.9 %).

B. Instrument Research Test

1. Validity Test

The term "validity" refers to the quality of being correct. The greater the consistency of the data in the research object with the data provided by the researcher, the greater the validity of the data. Each statement item must have a loading factor of greater than 0.50 and be significant at a rate of 5%. The kaiser Meyer oikin metric sampling adequacy has a value greater than 0.50 and a significance of 0.05.

Test for Variable Validity in Research

Variable	Indicators	*Loading Factor*	Condition	Information
Perceived Usefulness	x1p1	0.952	>0,50	Valid
	x1p2	0.952	>0,50	Valid
	x1p3	0.899	>0,50	Valid
	x1p4	0.811	>0,50	Valid
Perceived Ease Of Use	x2p1	0.903	>0,50	Valid
	x2p2	0.926	>0,50	Valid
	x2p3	0.886	>0,50	Valid
	x2p4	0.791	>0,50	Valid
	X2p5	0.640	>0,50	Valid
Security	x3p1	0.932	>0,50	Valid
	x3p2	0.936	>0,50	Valid
	x3p3	0.934	>0,50	Valid
	x3p4	0.935	>0,50	Valid
	X3p5	0.717	>0,50	Valid
Transaction Needs	z1p1	0.905	>0,50	Valid
	z2p2	0.826	>0,50	Valid
	z3p3	0.939	>0,50	Valid
Intention To Use Mobile Banking	y1p1	0.769	>0,50	Valid
	y2p2	0.823	>0,50	Valid
	y3p3	0.802	>0,50	Valid
	y4p4	0.764	>0,50	Valid
	y5p5	0.739	>0,50	Valid

Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

Based on the data above, it can be concluded that all indicators on all variables have a loading factor value of higher than 0.50, indicating that it is valid and can explain the variables examined and that the research can be pursued.

2. Reliability Test

Reliability tests are performed to determine the dependability of a research instrument. This research instrument is regarded to be dependable if the Cronbach Alpha value is at least 0.6 or greater than 0.6.

Variable Reliability Test for Research

Variable	*Alpha Cronbach*	Information
Perceived Usefulness	0,924	Reliable
Perceived Ease Of Use	0,880	Reliable
Security	0,932	Reliable
Transaction Needs	0,860	Reliable
Intention To Use Mobile Banking	0,822	Reliable

Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

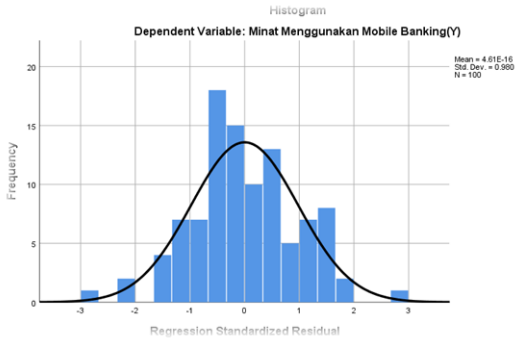
Based on the data presented above, it can be concluded that all variables have Cronbach Alpha values of more than 0.6, indicating that the data is reliable and that further research can be conducted.

C. The Assumption Test is a type of assumption test.

1. Normality Test

A decent regression model has a normal or nearly normal data distribution. This study's normality test employs two approaches, namely histogram graphs.

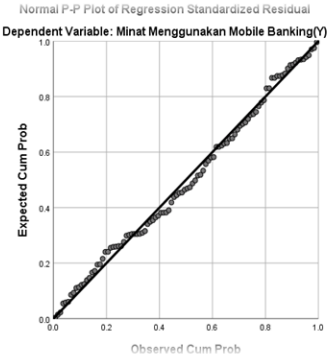
Normality Test Histogram Graph



Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

The histogram in the image above follows the bell curve, which generates a normal curve. These findings demonstrate that the data used in this study were normally distributed.

Plot of Non-probability



Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

Based on the data above, it looks to be on a diagonal straight line, indicating that the data is distributed regularly. This condition explains why the distribution of mobile banking usage interest rating is normal.

2. Multipolarity Test

The multicollinearity test seeks to determine whether or not there is a correlation between the free variables in this linear regression model. If a data set has a tolerance value of more than 0.01 or a VIF value less than 10.0, it is said to have no multicollinearity.

The Results of the Multipolarity Test

Variable	Collinearity Statistics Information	
	Tolerance	VIF
Perceived Usefulness	0,571	1,751
Perceived Ease Of Use	0,570	1,755
Security	0,550	1,819
Transaction Needs	0,778	1,286
Dependent Variable: Intention To Use Mobile Banking		

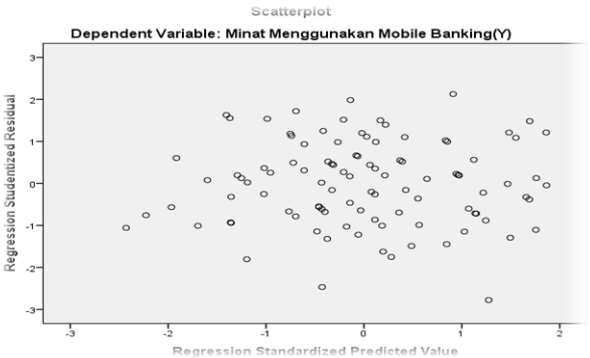
Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

According to the results of the multicollinearity test, all variables have a tolerance value larger than 0.01 and a VIF value less than 10. The results of the tests revealed that there were no signs of multicollinearity in this model.

3. Heteroskedastisitas Test

The heteroskedasticity test is a component of the classic assumption test in the regression model, where the absence of heteroscedasticity symptoms is one of the conditions that must be met in a decent regression model. The absence of a certain pattern on the scatter plot chart can be used to detect heteroskedasticity symptoms.

Scatter Plot Graphic



Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

The graphic below shows that there is no discernible pattern on scatter plot points, and the dots are scattered above and below the zero lines on the Y-axis.

D. Analysis of Regression

The results of multiple linear analysis can be seen in the data to forecast the extent of the influence of free variables on bound variables:

Results of Multiple Linear Analysis

Model 1		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,196	0,841		6,175	0,000
	Perceived Usefulness (X1)	0,248	0,064	0,273	3,878	0,000
	Perceived Ease Of Use (X2)	0,328	0,057	0,404	5,712	0,000
	Security (X3)	0,252	0,053	0,328	4,739	0,000

a. Dependent Variable: Intention To Use Mobile Banking (Y)

Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

The regression equation can be arranged as follows based on the table above:
Y = 5,196 + 0,248 x1 + 0,328 x2 + 0,252 x3

The following is the explanation of the above equation:

1. A value of 5.196 indicates a constant value, which means that when the perceived usefulness, perceived ease of use, and security variables are all 0, the value of intention to use mobile banking equals 5.196.
2. A value of 0.248 is the regression coefficient of a Perceived Usefulness variable. A positive mathematical sign suggests that the usefulness variable influences intention to use mobile banking positively.
3. The variable perceived ease of use regression coefficient is indicated with a value of 0.328. A positive mathematical sign suggests that the variable perceived ease of use influences intention to use mobile banking.
4. The regression coefficient for the security variable has a value of 0.252. A positive mathematical sign shows that security variables have a favorable impact on intention to use mobile banking.

E. Hypothesis Test

1. Testing for Multiple Variables at a Time (Test f)

The f-test was used to calculate the overall significance of independent variables against dependent variables.

ANOVA						
Model		Sum of Squares	df	Mean Square	f	Sig.
1	Regression	763,728	3	254,576	84,439	.000[b]
	Residual	289,432	96	3,015		
	Total	1053,160	99			

a. Dependent Variable: Intention To Use Mobile Banking (Y)

b. Predictors: (Constant), Perceived Usefulness (X1), Perceived Ease Of Use (X2), Security (X3)

Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

The preceding table's f-test result returned an f-count of 84,439 with a significance value of 0.000. When f-count 84439 is compared to f-table 2.46, it is obvious that the f-count exceeds the f-table, hence Ho is rejected and Ha is approved.

Hypothesis testing is also carried out by comparing significance levels with significance values. The significance value of 0.000 is less than the significant level of 0.05, indicating that independent variables influence dependent variables concurrently.

2. Testing for Partial Variables (t-Test)

A t-test, also known as a partial test, is a method for determining how much influence each free variable has on each bound variable.

Results of a Partial t-Test

Model 1		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,196	0,841		6,175	0,000
	Perceived Usefulness (X1)	0,248	0,064	0,273	3,878	0,000
	Perceived Ease Of Use (X2)	0,328	0,057	0,404	5,712	0,000
	Security (X3)	0,252	0,053	0,328	4,739	0,000
	x1z	0,034	0,006	0,614	6,050	0,000
	x2z	0,024	0,004	0,545	6,223	0,000
	x3z	0,022	0,005	0,519	4,578	0,000

a. Dependent Variable: Intention To Use Mobile Banking (Y)

Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

1. *The Effects of Perceived Usefulness Variables (X1) on Use Intention*

According to the regression equation table, variable x1 has a positive effect on Y. With a result of 0.248. The variable x1 has a substantial effect on Y, according to the t-test table. Based on the t-test findings in the table above, a t-count value of 3,878 was produced with a table t-1.98, indicating that the t-count is more than the t-table, therefore ho was rejected and Ha was received, and the significance value 0.000 was less than the significance level of 0.05. As a result, the variable x1 has a positive and significant effect on Y overall.

2. *Variables Affecting Perceived Ease of Use (X2) On Intention To Use (Y)*

According to the regression equation table, the variable x2 has a positive effect on Y. With a result of 0.328. The variable x2 has a substantial effect on Y, according to the t-test table. Based on the t-test findings in the table above, a t-count value of 5,712 was produced with a table t-1.98, indicating that the t-count is more than the t-table, therefore ho was rejected and Ha was received, and the significance value 0.000 was less than the significance level of 0.05. As a result, the overall variable x2 has a positive and statistically significant effect on Y.

3. *The Effects of Security Variables (X3) On Intention To Use (Y)*

According to the regression equation table, the variable x3 has a positive effect on Y. With a result of 0.252. The variable x3 has a substantial effect on Y, according to the t-test table. Based on the t-test findings in the table above, which obtained a t-count value of 4,739 with a t-table of 1.98, it can be observed that the t-count is more than the t-table, therefore Ho is rejected and Ha is received, and the significance value is 0.000, which is less than the significance level of 0.05. As a result, the x3 variable has a positive and significant effect on Y overall.

4. *The Effects of Perceived Usefulness (X1) on Intention To Use Moderated Transaction Needs*

According to the t-test table, the transaction must significantly lessen the influence of x1 on Y. Based on the t-test findings in the table above, a t-count value of 6,050 with a table t-1.98 can be observed that the t-count is more than the t-table, therefore Ho is rejected and Ha is accepted, and the significance value is 0.000 less than the significance level of 0.05. As a result, the transaction must significantly mitigate the effect of x1 on Y.

5. *The Effects of Perceived Ease Of Use (X2) on Intention To Use moderated Transaction Needs*

According to the t-test table, the transaction must significantly moderate the influence of x2 Y. Based on the t-test findings in the table above, which obtained a t-count of 6,223 with a t-table of 1.98, it can be observed that the t-count is more than the t-table, therefore Ho is rejected and Ha is accepted, and the significance value of 0.000 is less than the significant level of 0.05. As a result, the transaction must significantly mitigate the effect of x2 on Y.

6. *The Effects of Security (X3) on Intention To Use Moderated Transaction Needs*

According to the t-test table, the transaction must considerably lessen the effect of x3 on Y. Based on the t-test findings in the table above, a t-count value of 4,578 with a t-table of 1.98 was produced. The t-count is more than the t-table, therefore Ho is rejected and Ha is accepted, and the significance value of 0.000 is less than the significant level of 0.05. As a result, the transaction must significantly mitigate the effect of x3 on Y.

F. Test of Coefficient of Determination

A coefficient of determination test is used to determine or assess how much all free variables can explain the variation of bound variables.

Results of Multiple Correlation Coefficient (R) and Determination Coefficient Analysis (R-square)

Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.852[a]	0,725	0,717	1,73635

a. Predictors: (Constant), Perceived Usefulness (X1), Perceived Ease Of Use (X2), Security (X3)

Results of Regression Model I

Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

According to the table above, free variables have a relationship with bound variables, as demonstrated by the value of multiple correlation coefficients (R) of 0.852 with significant relationship criteria.

The coefficient of determination (R square) is also 0.725, as may be observed. This demonstrates that free variables contribute 72.5 percent to bound variables. The remaining 27.5 percent was due to other variables not considered in this study.

Results of Regression Model II

Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.884[a]	.781	.767	1.57590

a. Predictors: (Constant Perceived Usefulness (X1), Perceived Ease Of Use (X2), Security (X3), Transaction Needs (x1z, x2z, x3z)

Source: The results of a questionnaire data processing using the SPSS Program version 26.0.

The coefficient of determination is represented by the number R square (a free variable in conjunction with a bound variable). According to the table, there is a 5.6% rise in the value of R square from regression model I to regression model II (R square on the regression model I by 72.5%). While the Regression Model II R square number of 0.781

indicates that 78.1% of Interest Variables using mobile banking can be explained by Perceived Usefulness (x1), Perceived Ease Of Use (x2), and security variables (x3) moderated by transaction needs variables (z), the remaining 21.9% can be explained by factors outside the research. This means that variable moderation requires transactions to improve the influence of variables such as perceived usefulness, perceived ease of use, and security on intention to use mobile banking.

V. CONCLUSIONS

Based on the preceding chapter's description and assessment, the following conclusion can be reached:

- Perceived Usefulness has a positive and significant impact on the intention to use mobile banking. As Perceived Usefulness grows in relation to mobile banking, so does the number of people who use it.
- Perceived Ease of Use has a positive and significant impact on Intention to Use Mobile Banking. As Perceived Ease of Use for mobile banking increases, so does the number of people who want to use it.
- Security has a positive and significant impact on the intention to use mobile banking. As security concerns about mobile banking grow, so does the number of people who are willing to use it.
- The need for transactions moderates Perceived Usefulness in a significant way in relation to the intention to use mobile banking. As a result, the relationship between Perceived Usefulness and Intention to Use Mobile Banking is influenced by the high volume of nasabah transactions. If the need for nasabah transactions grows, the impact of Perceived Usefulness on Intention to Use Mobile Banking will grow.
- The need for mobile transactions has a significant impact on perceived ease of use and the intention to use mobile banking. As a result, the relationship between Perceived Ease of Use and Intention to Use Mobile Banking is influenced by the high volume of nasabah transactions. If the need for nasabah transactions grows, the impact of Perceived Ease of Use on Intention to Use Mobile Banking would grow.
- The need for moderation in transactions has a significant impact on security when it comes to the intention to use mobile banking. As a result, the security penalty associated with the intention to use mobile banking is determined by the high volume of nasabah transactions. If the need for nasabah transactions grows, the security penalty for intending to use mobile banking will grow.

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