http://ejournal.seaninstitute.or.id/index.php/Ekonomi
Jurnal Ekonomi, Volume 12, No 01, 2023
ISSN: 2301-6280 (print) ISSN: 2721-9879 (online)

INTENTION TO USE DIGITAL BANK: ROLE OF PERCEIVED EASE OF USE, CUSTOMER KNOWLEDGE, SERVICE QUALITY, AND SYSTEM SECURITY

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ARTICLEINFO

Keywords:
Perceived ease of use
Customer knowledge
Service quality
System security
Digital bank

ABSTRACT

The purpose of this study is to evaluate the factors affecting the intention to use digital banking on Jenius application users. Empirical studies were conducted to determine the effect of perceived ease of use, customer knowledge, service quality, and system security on the intention to use Jenius digital bank. Data were collected from 100 users of Jenius digital bank. The analysis result show that: (1) perceived ease of use has no effect on the intention to use the service; (2) customer knowledge has no effect on the intention to use the service; (3) service quality has a positive effect on the intention to use toward the service; (4) system security has a positive impact on intention to use toward the service. Service quality and system security are essential for further attention, considering that digital banks carry out almost all of their operations digitally without physical branches. Perceived ease of use, customer knowledge, service quality, and system security are able to explain intention to use Jenius digital bank by 80,2%.

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1. INTRODUCTION

Digital technology and the Covid-19 pandemic have triggered digital transformation, forcing changes in the structure of banking industry services and products. A successful transition from old ways to new ones requires a focus on governance at every front [1]. Digital transformation has shifted traditional processes into digitally systemized processes, giving rise to a new face for the banking sector. However, using modern equipment and software is only one aspect of digital transformation in banking; it also involves reviewing management methods, communication and organisational culture [2].

Indonesia is the fastest country to adopt digital regarding new trends from digital banking based on research by McKinsey & Company. Besides that, the way Indonesians consume digital content has also experienced many changes, especially in urban communities, which use two to three digital banking service products [3]. The era of digital banking 4.0 is an opportunity for Indonesian banks to be more innovative in providing services to customers.

Digital banking is a process of transforming all traditional activities and banking services into a digital environment. In general, digital banking is an operating model using a technology-based platform to exchange information and carry out transactions between banks and their customers. This process is carried out through digital devices connected to computer software in digital environmental systems. Customers do not need to come to a physical branch office to make transactions, and vice versa; banks also do not need to meet with customers to complete transactions, such as signing documents or doing tracking records [4].

Digital banks are able to provide solutions to customers who have limited time to visit physical branch offices. Activities that can be carried out using a digital bank only require a smartphone and an internet connection. Customers can register, open accounts, deposit, withdraw, send money, pay bills, participate in financial programs, invest, exchange foreign exchange, manage finances, and apply for credit using digital banks [5]. In contrast to conventional banks, even though there are already several transactions that can be made with mobile banking, transactions such as investments, credit applications, foreign exchange, and registration must still be carried out at physical branch offices.

PT. Bank Tabungan Pensiunan Nasional, Tbk (BTPN) is one of the banks that started implementing digital banking under the name Bank Jenius on August 11, 2016. The principal director of BTPN, Jerry Ng, said that research shows that the digitally savvy community wants more efficient banking practices. It's

more accessible, thoughtful, safer, and can be done on a smartphone [6]. Through Jenius, customers can easily have a bank account and manage their finances by simply accessing the application on their smartphone. This has become a medium for Jenius as a facilitator for customers to conduct transactions and manage finances carefully, quickly, easily, and safely, which can be done anytime and anywhere.

According to Venkatesh [7], interest in using technology services is awareness of consumers' ability to use services that are available to customers. Customer interest in using the service will be influenced by several driving factors that lead to this interest. Research on interest in using technology services is often based on the technology acceptance model (TAM) theory and various models developed from this theory [8]. In TAM theory, the interest in using services based on the theory of rational action (TRA) and the theory of planned behavior (TPB) is influenced by several factors, such as the customer's perceived ease of use [9]. Besides that, customer knowledge, service quality, and system security must also be considered in building customer interest.

Based on some of the previous explanations, the purpose of this research is to analyze whether perceived ease of use, customer knowledge of service, service quality, and system security influence customer interest in using Jenius digital bank services. The respondents who participated in this study were active customers of Jenius digital bank in the Jabodetabek area.

2. LITERATURE REVIEW

2.1 Perceived Ease of Use

Perceived ease of use, according to Widjana [10], is an individual's belief that using information technology systems will be easy and require great effort when used. The concept of ease of use shows the degree to which a person believes that using an information system is easy and does not require much effort from its users to be able to use [11]. This concept provides an understanding that if the information system is easy to use, users will tend to use the information system.

Previous studies have shown that perceived ease of use has a significant effect on customer interest in using a technology service [12]. As for indicators of ease of use of an information system, according to Jimenez et al. [13], namely: (1) easy to learn, (2) easy to obtain, and (3) easy to operate. Therefore, the hypothesis proposed is:

H1: Perceived ease of use has a positive and significant effect on the intention to use digital banking service

2.2 Customer Knowledge

Knowledge helps consumers make transactions more easily [14]. Compared to users who have less knowledge about services, users with more knowledge tend to use services better, more efficiently and avoid usage risks that may arise. Schreier and Prügl [15], in their research proved that users with a higher level of knowledge about an innovation tend to follow trends and can adopt innovations in commercial services more quickly and intensively than others.

The indicators of customer knowledge in this study refer to items developed by Hurriyati [16], namely: (1) product knowledge, (2) purchasing knowledge, and (3) usage knowledge. Customers will use digital banking more easily and efficiently if these customers have a better level of knowledge about the service. Therefore, the hypothesis proposed in this section is:

H2: Customer knowledge has a positive and significant effect on the intention to use digital banking service

2.3 Service Quality

The service product industry cannot be separated from the ability of service providers to provide better service quality than their competitors, especially in the banking industry. Service quality is something that distinguishes a bank from its competitors, where the services provided are able to meet the standard expectations of its customers [17]. On the same page, service quality plays a vital role in the success and prosperity of the banking industry.

According to Parasuraman et al., [18], service quality can be measured through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The relationship between service quality and customer intention to use the service has been extensively studied in several literatures, where good service quality can encourage customer interest in using the service. Meanwhile, poor service quality will reduce customer interest in the service [19]. Based on this, the hypothesis proposed is:

H3: Service quality has a positive and significant effect on the intention to use digital banking service

2.4 System Security

Digital transformation has received much resistance from users, especially in the banking world. Besides limited knowledge, system security is a question that often arises from users. Users doubt the system security of a digital service. Buyers and sellers should be concerned about internet privacy because most consumers are only willing to trust sites that disclose personal information [20].

Crime in the internet media is vast and has various forms for several reasons. First, the identity of an individual or organization in the internet realm is easy to falsify but difficult to prove legally. Second, it does not require extensive economic resources to commit crimes on the internet. Third, the internet provides broad access to users who are potential victims. Fourth, in internet crimes, the identity of the perpetrators is unknown, and it is difficult to find the perpetrators legally. The sense of security will give consumers confidence that their personal information cannot be seen and transferred without consent [21].

System security is the key to encouraging customer intention in using digital banks [22]. System security can be described by the data privacy maintained by the service provider and the security guarantee itself [23]. Based on this, the hypothesis proposed in this section is:

H4: System Security has a positive and significant effect on the intention to use digital banking service

3. METHOD

3.1 Population and Sample

The population in this study are customers and active users of Bank Jenius applications in Indonesia. The amount population in this study is unknown. The sampling method used in this study was a non-probability sampling method with a purposive sampling technique, namely a sampling technique based on specific considerations [24]. Respondent criteria set in this study are customers and active users of the Jenius Bank application in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) areas. The number of samples was determined using the Bernouli formula using an error rate (α) of 5%. A minimum sample result of 96 respondents was obtained, which was then rounded up to 100 respondents.

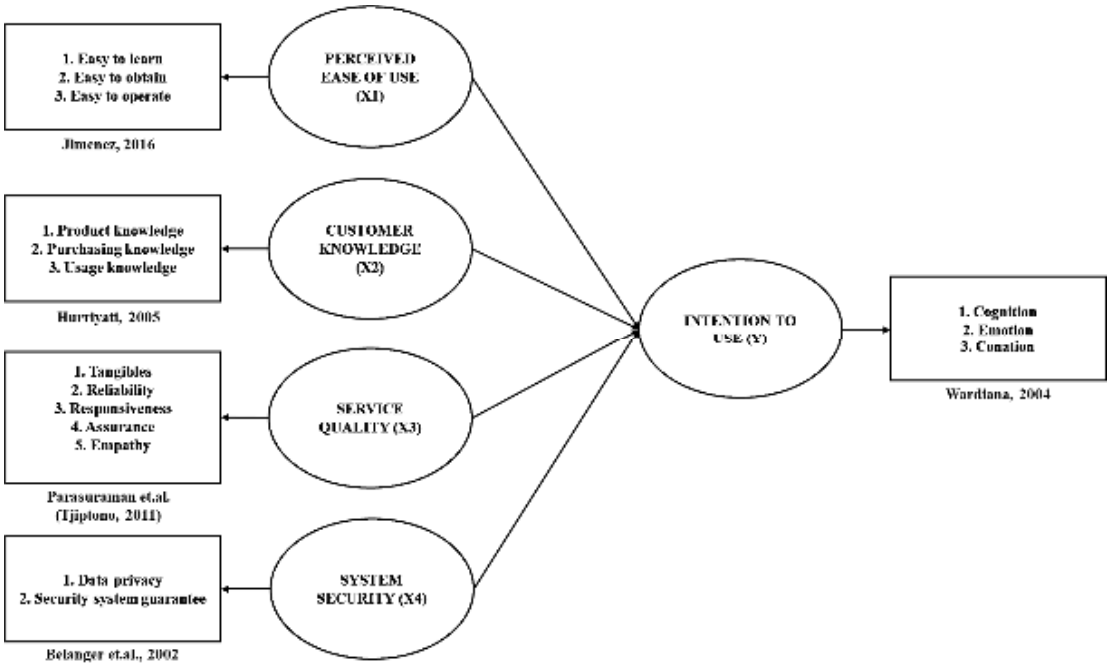

Figure 1. Research Design

3.2 Analysis Method

This type of research uses quantitative methods, namely research methods based on the philosophy of positivism, used to examine specific populations or samples through a descriptive approach [24]. The quantitative method is a type of research that is systematic, planned and structured from the start to the

creation of the research design. This study used a survey method, where researchers distributed questionnaires online, so the distribution was faster. The research design describes the concept of both types/research approaches, research variables, research models and frameworks.

The analytical method used in this research is using SPSS software. SPSS (Statistical Product and Service Solution) is a computer application to process and analyze data statistically. The classical assumption test is used to prove that the multiple linear regression equation models can be accepted econometrically because it fulfils the BLUE estimation, meaning that the estimation is unbiased, linear and consistent [25].

In the classic assumption test, there are several parts, namely: normality test, multicollinearity test, autocorrelation test and heteroscedasticity test. Multiple linear regression analysis, according to Sugiyono [24] is to analyze how significant the relationship and influence of the independent variables is on the dependent variable, which has more than one independent variable with the formula:

$$Y= a+ (b1\ X1) + (b2\ X2) + (b3\ X3) + (b4\ X4)$$

The *t*-test was conducted to test whether each independent variable has a significant effect on the dependent variable partially with $\alpha = 0.05$ and also accepts or rejects the hypothesis. Meanwhile, the simultaneous test (*f*) is used to determine whether the independent variables affect the dependent variable [26]. Statistical *f*-test in this study uses a significance level of 0.05. If, in this study, there is a significance level of less than 0.05 or the calculated is said to be greater than the *f*-table, then all the independent variables simultaneously will have a significant effect on the dependent variable.

Analysis of the Coefficient of Determination (Adjusted R^2) is used to find out how much the percentage of the influence of all the independent variables on the dependent variable can be seen from the output (summary model) results of multiple linear regression analysis. R^2 value lies between 0-1 ($0 \leq R^2 \leq 1$) [27].

4. RESULT AND DISCUSSION

4.1 Test of Validity and Reliability

The validity test is carried out to measure the accuracy of an instrument statement in a questionnaire to describe what will be measured [27], terms of an instrument are valid when *r*-count > *r*-table. The *r*-table in this study is 0.195 (N = 100; α = 5%). While the reliability test is used to determine the measuring instrument's consistency, whether the instrument used is reliable and remains consistent if the measurement is repeated. The requirement for an instrument to be reliable is when Cronbach's alpha > 0.6. The results of the validity and reliability tests can be seen in table 1. We can see that all items are valid, as evidenced by the *r-count,* which is larger than the *r-table*. Besides that, all variables are also reliable, because they meet the requirements with evidence of a Cronbach alpha value above 0.6.

Table 1. Result of test validity and reliability

Variable; Indicator	Cronbach's; *r-count*	*r-table*	Description
Intention to Use (Y)	0,889	0,6	Reliable
Y.1	0,802	0,195	Valid
Y.2	0,827	0,195	Valid
Y.3	0,798	0,195	Valid
Y.4	0,791	0,195	Valid
Y.5	0,754	0,195	Valid
Y.6	0,842	0,195	Valid
Perceived Ease of Use (X1)	0,899	0,6	Reliable
X1.1	0,838	0,195	Valid
X1.2	0,825	0,195	Valid
X1.3	0,771	0,195	Valid
X1.4	0,846	0,195	Valid
X1.5	0,864	0,195	Valid
X1.6	0,757	0,195	Valid
Customer Knowledge (X2)	0,918	0,6	Reliable
X2.1	0,787	0,195	Valid
X2.2	0,741	0,195	Valid

X2.3	0,783	0,195	Valid
X2.4	0,772	0,195	Valid
Variable; Indicator	**Cronbach's; *r-count***	***r-table***	**Description**
X2.5	0,817	0,195	Valid
X2.6	0,825	0,195	Valid
X2.7	0,864	0,195	Valid
X2.8	0,797	0,195	Valid
Service Quality (X3)	0,943	0,6	Reliable
X3.1	0,776	0,195	Valid
X3.2	0,813	0,195	Valid
X3.3	0,822	0,195	Valid
X3.4	0,78	0,195	Valid
X3.5	0,82	0,195	Valid
X3.6	0,84	0,195	Valid
X3.7	0,84	0,195	Valid
X3.8	0,843	0,195	Valid
X3.9	0,791	0,195	Valid
X3.10	0,833	0,195	Valid
System Security (X4)	0,88	0,6	Reliable
X4.1	0,887	0,195	Valid
X4.2	0,823	0,195	Valid
X4.3	0,62	0,195	Valid
X4.4	0,853	0,195	Valid

4.2 Normality Test

This test aims to test whether, in the regression model, the confounding or residual variables have a normal distribution. According to Ghozali [26], this test was carried out using the One-Sample Kolmogorov-Smirnov Test method with the exact Monte Carlo method, which can be seen in table 2. In this test, the elimination of outliers was carried out by removing 2 sample respondents. This is done to evaluate data with unique characteristics that look very different from other observations and appear as extreme values for a single variable. Based on the results of the Kolmogorov-Smirnov normality test in table 2., it can be seen that the significance value is 0.164 (greater than 0.05), and it can be concluded that the residual values are normally distributed.

Table 2. Result of the Normality Test

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	98
Kolmogorov-Smirnov	1,119
Asymp. Sig. (2-tailed)	,164

4.3 Multicollinearity Test

The multicollinearity test was used to test whether the regression model found a correlation between the independent variables. The way to determine whether there are deviations from the multicollinearity test is to look at the Tolerance and VIF values. The basis for decision making if the VIF value < 10 means multicollinearity does not occur. If the VIF value > 10, there is multicollinearity in the data.

Table 3. Result of Multicollinearity Test

Variable	*Tolerance*	VIF
Perceived Ease of Use	.204	4.894
Customer Knowledge	.122	8.198
Service Quality	.176	5.688
System Security	.292	3.428

Meanwhile, the results of the calculation of the Variance Inflation Factor (VIF) values also show the same thing; there is no VIF value of the independent variable, which is more than 10. As can be seen in table 3., the VIF value of each independent variable, perceived ease of use, is worth 4.894, customer knowledge is 8.198, service quality is 5.688, and system security is 3.428. Referring to the results of calculating the Tolerance and VIF values, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

4.4 Heteroscedasticity Test

The heteroscedasticity test aims to test whether, in the regression model, there are differences in residual variations from one observation to another. How to see whether there heteroscedasticity symptoms in a model can be seen by using a Scatterplot by seeing whether the dots spread around the number 0 or form a pattern [26]. Based on Figure 2. it can be seen that there is no clear pattern and the points spread above and below the number 0 on the Y axis. This shows that from the data collected in this study, there were no symptoms of heteroscedasticity.

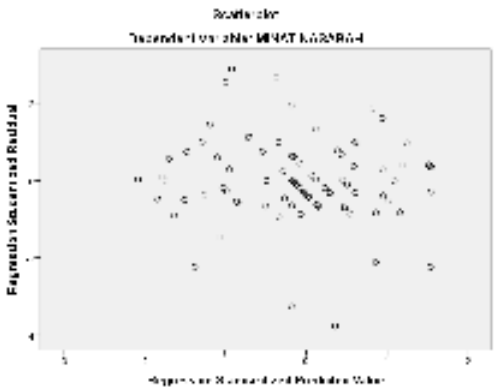

Figure 2. Scatterplot Graphic for Heteroscedasticity Test

4.5 Result of Multiple Linear Analysis

Multiple linear regression analysis produces a table of coefficients showing the effect of perceive ease of use (X1), customer knowledge (X2), service quality (X3) and system security (X4) on customer intention to use (Y) Jenius digital bank can be seen in table 4. Based on table 4., the multiple linear regression equation is obtained as follows:

Y = 2,660 + 0,087 X1 + 0.128 X2 + 0,474 X3 + 0.307 X4

Table 4. Result of Multiple Linear Test

Coefficients[a]

Variable	Unstandardized Coefficients		Standardized Coefficients		
	B	**Std. Error**	**Beta**	***t***	**Sig.**
(Constant)	2.660	1.133		2.348	.021
Perceived Ease of Use (X1)	.087	.090	.096	.963	.338
Customer Knowledge (X2)	.128	.127	.130	1.007	.317
Service Quality (X3)	.474	.102	.500	4.640	.000
System Security (X4)	.307	.112	.229	2.738	.007

4.6 Hypothesis Test

The partial *t-test* is used to determine a model that proves that the independent variables namely perceived ease of use (X1), customer knowledge (X2), service quality (X3), and system security (X4) have a significant effect on the dependent or dependent variable, namely intention to use (Y). This test is carried out with the condition that if the significance value is > 0.05 then the hypothesis is rejected and if the

significance value is < 0.05 then the hypothesis is accepted [26]. Found a *t-table* with a sample of 98 and a 95% confidence level is 1.989. The results of the *t-test* calculations can be seen in Table 4.

Based on table 4 above, it is known that the variable X1 (perceived ease of use) obtained *t-value* < *t-table* (0.963 < 1.989) with a significant value of 0.338 > 0.05, which means that the perceived ease of use does not affect customer interest, so H1 is rejected. The results of the *t-test* variable X2 (customer knowledge) have no effect on customer interest with the sig test results > 0.05 and *t-value* (1.007) < *t-table* (1.989). The results of the *t-test* variable X3 (service quality) have a positive and significant effect on customer interest with the sig test results. < 0.05 and *t-value* (4.640) > *t-table* (1.989). The results of the *t-test* variable X4 (system security) have a positive and significant effect on customer interest with the sig test results. < 0.05 and *t-value* (2.738) > *t-table* (1.989).

4.7 Result of Coefficient Determination (R^2)

The R^2 test is carried out in order to find out how much the percentage of the independent variable influences the dependent variable simultaneously. From the results of the model summary table output, it can be seen the results of the R^2 value in table 5.

Table 5. Coefficient Determination (R^2)

R	R Square	Adjusted R Square
0,900	0,810	0,802

Based on Table 5, it can be seen that the Adjusted R-Square value is 0.802. This can be interpreted that the independent variables (perceived ease of use, customer knowledge, service quality, and system security) can explain the dependent variable (customer intention to use) of 80.2%, while the remaining (19. 8%) is explained by other variables that are not examined in this study.

4.8 Discussion

Perceived Ease of Use and Customer Intention to Use

Perceived ease of use (X1) has no effect on customer intention to use Jenius digital bank applications. Based on the results of the study, the calculated *t-value* is smaller than t table (1.963 <t table 1.989) and the significance value is greater than alpha (0.338 > 0.05), which can be concluded that H1 is rejected. This is because customers find it difficult and do not understand how to use Jenius digital bank application services, with interfaces and features that are very different from conventional banks.

Empirically the results of this study are supported by the results of research conducted by Agustina et al. [28] with the title The Effect of Perceived Ease of Use, Usefulness, Risk and Trust on Customer Interests Using Internet Banking at PT Bank Bukopin Tbk Banjarmasin. The results of this study concluded that the perceived convenience variable did not have a significant positive effect on customer intention to use the service.

Customer Knowledge and Customer Intention to Use

Based on the results of the analysis performed, the t-value was 0.007 <1.989 and the significant value (sig.) 0.317 was greater than the alpha value of 0.05, indicating that the customer knowledge variable had no significant effect on customer intention to use Jenius digital bank. This indicates that knowledge about Jenius application services has not been maximized to generate customer intention to use in online transactions. In this case, the bank has an important role in service, providing education and product introduction, features, and benefits.

Empirically the results of this study are supported by the results of research conducted by Kartika [29] with the title Effects of Knowledge, Trust and Ease of Mobile Banking Users on Customer Interests in Online Transactions at Bank Muamalat Palu Branch. The results of this study concluded that the variable customer knowledge has no influence on customer intention to use the service.

Service Quality and Customer Intention to Use

Based on the results of the analysis performed, the t-value was 4.640 > 1.989 and the significant value (sig.) 0.000 was less than the alpha value of 0.05 (0.000 <0.005), indicating that service quality has a positive and significant effect on customer intention to use Jenius digital bank. Theoretically, it can be stated that service quality is very important for the drive customer intention using the Jenius application. Increasing the quality of service will increase the interest of Jenius application users.

Service quality has a significant effect on customer interest, which can be strengthened by evidence conducted by Bulkia et al. [30], in an article entitled "The Effect of Customer Knowledge and Service Quality on The Interest of Customers Using the Internet in Banjarmasin", that state the same result: service quality has a positive and significant effect on customer intention to use the service.

System Security and Customer Intention to Use

System security has a positive and significant impact on customer interest. The proof of this fourth hypothesis can be seen from the test results in Table 4., with a significant value of the system security variable of 0.007, less than 0.05. Customers feel that the information provided is accurate, making them even more interested in using Jenius digital bank services. In addition, customer personal information is kept confidential so that customers are not worried about personal information leaks. When making transactions through Jenius digital bank services, customers feel safe and comfortable.

System security has a positive and significant effect on customer interest, which can be reinforced by the findings from research conducted by Saputro & Sukirno [31] in an article entitled "The Influence of Perceived Ease of Use, Trust, Computer Anxiety and Service Quality on Intention to Use Internet Banking".

5. CONCLUSION

Perceived ease of use has no effect on customer intention to use Jenius digital bank. This is because customers find it difficult and do not understand how to use genius application services, with interfaces and features that are very different from conventional banks. In addition, customer knowledge also has no effect on customer intention to use the service. This is due to the failure to convey optimal information regarding the benefits and uses of Jenius digital bank services to its customers.

Service quality has a positive and significant effect on customer intention to use Jenius digital bank. This proves that digital banks need to prioritize service quality, given the lack of direct interaction between customers and banks. The quality of service that needs attention is related to the speed of responding to customer inquiries.

System security also has a positive and significant effect on customer intention to use Jenius digital bank. Digital banks need to provide customers with a sense of security and comfort when storing money and making transactions. This needs to be considered, considering that digital banks do not have physical branches to visit related to services, so that customer concerns about system damage must be minimized.

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