

ANALYSIS OF THE EFFECT OF COGNITIVE AND AFFECTION VARIABLES IN FORMING INTERNET BANKING ACTUAL USAGE IN INDONESIA

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The rapid development of information technology has provided many benefits to society in their life. The development of information technology provides convenience and practicality of doing things. It is very useful and appropriate for current daily lifestyles. Development of information technology is a great opportunity for companies to creatively innovate their product in order to develop their business. This great opportunity is noted and utilized by various companies, including banks. Currently, banks in Indonesia have launched various products which are based on information technology. One of the banks that launched information technology products is Conventional Bank. Information technology usage has been a major focus of information systems research for more than two decades. This is because information technology usage has been demonstrated to be a key driver of organizational performance. While most prior research on information technology usage has focused on initial usage or acceptance (Anderson et al., 2001; Davis et al., 1989; Taylor and Todd, 1995), long term information technology usage or continuance has recently gained increased attention among researchers (Devaraj and Kohli, 2003; Pollard, 2003; Premkumar and Bhattacherjee, 2008). Information technology development is a great opportunity for companies to creatively innovate their product in order to develop their business. One of the information technology-based products that grow quite rapidly at this time is Internet banking. Internet banking is one of the information technology that give option to their customers for bypassing the time-consuming, paper-based aspects of traditional banking in order to manage their finances more quickly and efficiently. This opportunity has been seen by CIMB Niaga Bank as one of the largest bank in Indonesia. Our study is to analyze the effect of personal innovativeness, social influence, compability, perceived of usefulness, perceived ease of use, perceived credibility, behavioral intention of use on actual usage as the propose of an extended framework to re-examine actual usage of technology. This study uses a quantitative approach using regression techniques (multiple regression) through the program SPSS 22. The samples were 150 respondents with non probability sampling technique. The sampling method was purposive sampling.

Keywords - Personal Innovativeness, Social Influence, Compability, Perceived of Usefulness, Perceived Ease of Use, Perceived Credibility, Behavioral Intention, Actual Usage, Internet Banking

I. INTRODUCTION

The rapid development of information technology has provided many benefits to society in their life. The development of information technology provides convenience and practicality of doing things. It is very useful and appropriate for current daily lifestyles. Development of information technology is a great opportunity for companies to creatively innovate their product in order to develop their business. This great opportunity is noted and utilized by various companies, including banks.

In this globalization era, the use of technology can not be apart from people's life. Many advantages that can be received make the product from information technology catch the attention of citizen, and this can be seen from a lot of citizen that use this facility. The efficiency and effectiveness that offered has made information technology becomes an important part of human life everyday. Furthermore, this thing is very fit with the lifestyle of the people in this globalization era that demand everything to be quick and efficient. The fast development of information technology give opportunity to the business workers to keep innovative and creative to do and develop their business. This

opportunity is received well by the business workers. Banking sector is a sector that get attention from business workers to be developed from the side of information technology. Bank as an industry sector that have a big market place and from all various society has been succeed to launch various products yang berbasis information technology. CIMB Niaga, one of the biggest bank in Indonesia could be a success example in developing the product based on information technology.

CIMB Niaga was incorporated on 26 September 1955 under the name of Bank CIMB Niaga. During the initial decades of its operations, the Bank's focus was on building core values and developing professionalism in banking. As a result, Bank Conventional Bank soon came to be recognized as a trusted provider of quality products and services. LippoBank officially merged into Bank CIMB Niaga on November 1, 2008 (www.cimbniaga.com). The merger makes Bank Conventional Bank the 5th largest bank in Indonesia in terms of assets, deposits, lending and branch distribution network on 2011 (<http://bisnis.vivanews.com>).

From the phenomenon, we can see that there is a need, therefore, to understand users' acceptance of internet

banking and to identify the factors affecting actual usage internet banking in Surabaya. This information can assist developers in preparing internet banking systems that consumers want to use. Our study is to analyze the effect of personal innovativeness, social influence, compability, perceived of usefulness, perceived ease of use, perceived credibility, behavioral intention of use on actual usage as the propose of an extended framework to re-examine actual usage of technology.

II. LITERATURE REVIEW

A. Perceived Usefulness

Perceived usefulness is the first belief, which is significance for computer acceptance. Davis (1989) defined perceived usefulness as 'the degree to which a person believes that using a particular system would enhance his or her job performance.' Tan dan Teo (2000) stated that perceived usefulness is 'an important factor in determining the adaptation of innovations.' Similarly, Guriting and Ndubisi explain perceived usefulness as 'strongly associated with productivity. It suggests that using computer in the workplace would increase user's productivity, improve job performance, enhance job effectiveness, and be useful in the job.' Also, Ndubisi and Jantan (2003) define perceived usefulness as 'a construct tied to an assessment of the benefits that accrue to an individual or firm by using the technology.' Moon and Kim (2001), Luarn and Lin (2005), Shen and Chen (2008) concluded that 'perceived of usefulness has significantly positive effects on behavioral intention.' Lu et al., (2009) conclude that 'perceived usefulness was positively related to a user's behavioral intention.' Wang et al., explain that 'perceived usefulness had a significant positive effect on behavioral intention.' Similarly, Venkatesh and Morris (2000) proved that there is a 'significant effect of perceived usefulness on usage intention.' Also, Guriting and Ndubisi (2006) conclude that 'perceived usefulness significantly determine behavioral intention.' Thus, we tested the following hypothesis: H₁: Perceived of usefulness has a positive effect on behavioral intention of internet banking.

B. Perceived Ease of Use

The second belief is perceived ease of use. Davis (1989) defined that perceived ease of usefulness is 'the degree to which a person believes that using a particular system would be free of effort.' Davis (1989) also defined that perceived ease of usefulness is 'a major factor that affects acceptance of information system.' Davis (1989) stated that 'an application that easier to use that another is more likely to be accepted by users.' Liao et al. (2007) found that 'a user who perceives a higher ease of use of mobile commerce also has a stronger attitude for adoption.' Shen and

Chen (2008) claimed that 'perceived ease of use had positive effects on consumers' use intention.' Luarn and Lin (2005), Wang et al. (2003) also state that 'perceived ease of use had positive effects on behavioral intention'.

Venkatesh & Morris (2000) claimed 'perceived ease of use has significant effects on usage intention.' Similarly, Agarwal and Prasad (1999) also proved that 'perceived ease of use has the significant effect on usage intention, whether affecting perceived usefulness directly or not.' There are some evidences that perceived ease of use and behavioral intention have a strong relationship. According to Venkatesh and Morris (2000), 'perceived ease of usage has significant effect on usage intention.' From these statements, we can make hypotheses that:

H₂: Perceived ease of use has a positive effect on behavioral intention of internet banking.

C. Perceived Credibility

Amin (2008) also concluded that 'perceived credibility is important determinant in predicting the intentions of Malaysian customers to use mobile phone credit cards.' Lu and Wang (2009) also found that 'there is a significant direct relationship between perceived credibility and behavioral intention.' Another belief that affects computer acceptance is perceived credibility. According to Ganesan (1994), perceived credibility is 'the extent to which one partner believes that other partner has the required expertise to perform the job effectively and reliably.' Wang et al. (2003) defined perceived credibility as 'the extent to which a person believes that the use of mobile banking will have no security or privacy threats.' Lu et al. (2003) stated that 'there are two key elements in perceived credibility; namely, security and privacy.' Wang et al. (2003) found that 'perceived credibility had a significant positive influence on the behavioral intention to use Internet banking.' According to Gefen et al. (2003), in relation to Web systems, perceived credibility 'has a striking influence on their willingness to engage in online shopping, banking and the exchange of money and sensitive personal information.' Luarn and Lin (2005) also found that perceived credibility was found to have a significant effect on behavioral intention in mobile banking. Thus, the following hypothesis is proposed: H₃: Perceived credibility has a positive effect on behavioral intention of internet banking.

D. Personal Innovativeness

The first factor that considered has an influence to behavioral intention is personal innovativeness. According to Roger (1995), personal innovativeness is the level of interest to try something new, new concept, or an innovative product or service. Jeffres and Atkin (1996) explain, according to the diffusion theory, adoption of innovation is a function from

personal innovativeness or a will to try innovation. Namkung and Jang (2007) explain that behavioral intention refers to people's beliefs about what they want to do in the particular situation. Jayasingh and Eze (2009) also say that behavioral intention is one of the most important factor that menentukan behavior to use. Agarwal and Prasad (1998) explain that personal innovativeness bridges the perceptions in the decision to adopt information technology then the higher personal innovativeness refers to the behavior to adopt the more positive information technology. Jayasingh and Eze (2009); and Yang (2005) conclude that personal innovativeness is also the important factor that affects behavioral intention to adopt the new technology. The hypotheses: ²⁴

H₄: Personal innovativeness has a positive effect on behavioral intention of internet banking

E. Social Influence ³⁵

The second factor that also considered as the factor that has an influence to behavioral intention is social influence. Venkatesh et al. (2003) defined social influence as the sebagai 'the level of how far an individual feel the other important people believe that they should use the new system'. Besides, Venkatesh et al. (2003) also called social influence as a factor that determined the intention/inclination to behave directly. According Thompson et al. (1991), 'individual behavior influenced by the way they believe that the other people will see them as the result from using technology'. Venkatesh and Davis (2000) explained that social influence has an effect to individual behavior through three mechanisms: fulfillment/implementation, internalization, and identification. Jayasingh and Eze (2009) and Kleijnen et al. (2004) also explained that social influence shows significant effect to behavioral intention. The hypotheses:

H₅: Social influence has a positive effect on behavioral intention of internet banking.

F. Compability

Another factor that also considered has an effect to behavioral intention is compatibility. According Moore dan Benbasat (1991), compatibility is 'the degree how far innovation is consistent with the values that exist, needs, and past experiences from potential adopter. Mallat et al. (2006) explain that compatibility has a direct effect to the intention of the usage of technology. Tornatzky and Klein (1982) state that compatibility becomes a characteristic crucial innovation that refers to customer/consumer acceptance. Jayasingh and Eze (2009) also state that compability has a significant effect to behavioral intention for the user of m-coupons in Malaysia the hypotheses: ¹¹

H₆: Compatibility has a positive effect on behavioral intention of internet banking.

G. Behavioral Intention

The Technology Acceptance Model is very useful model for research about consumer acceptance of information technology. Kuo and Yen (2009: 104) viewed that TAM is:

"Intended to provide a conceptual model featuring a theoretic foundation and parsimony, to explain and predict the behavioral intention and practical behaviors of information technology users, based on the acceptance and use of information technology."

According to Azjen and Fishbein (1980), TAM is 'concerned with the determinants of consciously intended behaviors.' Pikkariainen et al. (2004) concluded that 'according to the TAM these two beliefs are significance for computer acceptance.'

In the TAM, behavioral intention to use leads to actual IT usage (Lin, 2007). Jayasingh and Eze (2009) explain behavioral intention as main factor that determine actual usage. Serenko (2008) concludes that 'user behavioral intentions have a strong, significant effect on actual usage of email notification interface agents'. Similarly, Lin (2007) states that behavioral intention is the 'primary direct determinant of actual usage'. Van der Heijen (2003) also concludes that 'actual usage is dominantly explained by intention to use.' Thus, the following hypothesis is proposed:

H₇: Behavioral intention has a positive effect on actual usage of internet banking

H. Actual Usage ²⁵

Actual usage is user's self-reported frequency and volume of use (Moon and Kim, 2001). IS usage is a frequently suggested measure of IS success (Ndubisi and Jantan, 2003; Igbaria et al., 1997) and a key dependent variable (Delone and Mclean, 1992). Serenko (2008) explain actual usage as 'the extend to which an individual employs interface agents in his or her email application.' Also, Igbaria et al., (1997) defined actual usage as 'the actual degree of agent utilization given that the use of the system is voluntary.'

III. RESEARCH METHODOLOGY

A. Research Issue

In this study the target of population were consumers who use Conventional Bank Internet Banking in Surabaya with characteristics as follow: men and women, residing in Surabaya, well educated and has used or is using Conventional Bank Internet Banking. This research uses primary data that is the data obtained from the distribution of questionnaires to the respondents in accordance with the characteristics of populations. Questionnaire distribution was conducted in front of supermarket, department store, and shopping center in Surabaya. From 165

questionnaires distributed, 150 questionnaires were returned and can be used for data formulation.

From the questionnaire completed by respondents, the indicators to measure were built from previous researches.

For, personal innovativeness, social influence, compatibility, behavioral intention, and actual usage from researches by Luarn and Lin (2005), Lin (2007), Jayasingh and Eze (2009), Kuo and Yen (2009), and Schierz et al. (2010). For perceived usefulness, perceived ease of use, and perceived credibility from researches by Luarn and Lin (2005), Lin (2007), Jayasingh and Eze (2009), Kuo and Yen (2009), and Schierz et al. (2010). There were 30 indicators for 8 variables tested, and these can be seen from the following research model:

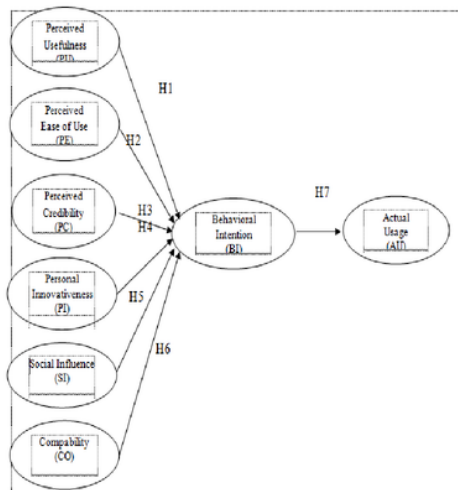


Figure 1. Research Model
Source: Analysis, 2012

B. Methodology

Aras which was used within this research were interval level measurement. Type of scale used was Summated Likert, a statement which has a range from 1 = disagree to 7 = agree, the scale represent the respondents opinion for the questions regarding the objects being studied. In which the highest the score or number selected indicated the higher of ratings, and vice versa.

IV. FINDING AND DISCUSSION

A. Findings

This study used Multiple Regression in testing between the variables. Statistical analysis tool used to answer the problem formulation of this research is SPSS 16.0. Once the questionnaires were returned, the next step that must be conducted is descriptive statistic analysis.

Variable	Mean	Standard Deviation
Personal Innovativeness	5.00	0.743
Social Influence	4.79	1.239
Compability	5.03	0.854
Perceived Usefulness	4.87	0.767
Perceived Ease if Use	5.10	0.679
Perceived Credibility	5.22	0.594
Behavioral Intention	5.13	0.793
Actual Usage	5.12	0.846

Table 1: Descriptive Statistic
Source: data, compiled by researcher

Based on the results from data processing in table 1 shows that the average score of the mean for overall indicator is 5.032. This shows that all indicators of variables that tested can be perceived by all respondents. In addition, the standard deviation is 0.814 shows that the answers given by respondents are homogeneous or relatively the same. It is known that the highest mean average is behavioral intention that is 5.13. This may indicate that the indicators of behavioral intention are best perceived by the respondents than other variables. Social influence has the highest score for standard deviation, that is 1.239. This may indicate that the respondents give answers for social influence least homogeneous compared with other variables. Before going for Single Regression and Multiple Regression testing, first steps that must be conducted is the testing of the validity and reliability to prove that the data from the questionnaire is valid, reliable and able to be used for the next analysis.

Validity Test

The criteria is if the value of the factor loading is higher than 0.160, then the statement is considered valid, however, if the value of the factor loading is less than the 0.160, then the statement is considered invalid or failed. Based on the test of the data validity, it is prove that all indicators used to estimate each variable are valid, since the value of the factor loading for every questions are more than 0.160.

Reliability Test

Reliability test is do by comparing cronbach's alpha value, if the value is higher than 0.6, then the statement is considered reliable. It is prove that the variable of perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence, compability, behavioral intention, and actual usage all resulting the value of cronbach alpha higher than 0.60. So, it can be conclude that the statements develop the variables can be said to be consisten/reliable and can be used for further analysis.

Results of Coefficient Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,814 ^a	,782	,773	1,511

a. Predictors: (Constant), PU, PE, PC, PI, SI, CO

b. Dependent Variable: BI

Table 2: Coefficient Determination 1

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,814 ^a	,662	,660	1,479

a. Predictors: (Constant), BI

b. Dependent Variable: AU

Table 3: Coefficient Determination 2

From table 2, determinant coefficient/R-square (R^2) generated is as much as 0.782 which means that the variations of variables of perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence, and compability together can explain the variation of variable of behavioral intention by 78,2%, while the rest 21,8% explained for other variables beyond the model which is not yet observed. Meanwhile, from table 5 determinant coefficient/R-square (R^2) generated is as much as 0.662 which means that the variable of customer satisfaction can explain the variable of actual usage by 66,2%, while the rest 33,8% explained for other variables beyond the model which is not yet observed.

Results of Single Regression

1. Behavioral Intention to Actual Usage

The results of single regression are as follows:

Variable	Coeffisien Regression
Behavioral Intention	0.814

Table 4: Coefisien Regression Model 1

Source: data, compiled by researcher

From table 6, the regression equation can be written as follows:

$$AU = b_7BI$$

$$AU = 0.814 BI$$

Based on table 6, the independent variables have positively influence towards dependent variable.

Results of Multiple Regression

2. Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Personal Innovativeness, Social Influence, and Compability to Behavioral Intention

The results of multiple regression are as follows:

Variable	Coeffisien Regression
Perceived Usefulness	0.054
Perceived Ease of Use	0.131
Perceived Credibility	0.137
Personal Innovativeness	0.078
Social Influence	0.258
Compability	0.379

Table 5: Coefisien Regression Model 2

Source: data, compiled by researcher

From table 7, the regression equation can be written as follows:

$$BI = b_1PU + b_2PE + b_3PC + b_4PI + b_5SI + b_6CO$$

$$BI = 0.054PU + 0.131PE + 0.137PC + 0.078PI + 0.258SI + 0.379CO$$

Based on table 7, all the independent variables have positively influence towards dependent variable through intervening variable. Compability has the greatest regression coefficient compare to other variables, that is 0.379. Therefore, compability is the most influential variable to behavioral intention. In the other side, perceived usefulness has the smallest influence on behavioral intention, it is because perceived usefulness has the lowest regression coefficient compared to other variables, which is equal to 0.054.

F-test

Based on the calculation of SPSS, the significance of F test value in the model 1 is 0.000, this mean H_0 is rejected, so it can be concluded personal innovativeness, social influence, and compability together influencing behavioral intention significantly. This mean, the hypothesis which declared that personal innovativeness, social influence, and compability are jointly influence behavioral intention is accepted.

t-test

1. Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Personal Innovativeness, Social Influence, and Compability to Behavioral Intention

The t test used to determine whether the independent variables of perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence, and compability partially (independently) have significance influence on behavioral intention. If the value of t test is below 0.05, than it can be stated that the variable is significantly influenced by partially.

2. Behavioral Intention to Actual Usage

The t test used to determine whether the independent variables of behavioral intention partially (independently) has significance influence on actual usage. If the value of t test is below 0.05, than it can be stated that the variable is significantly influenced by partially.

It can be explained that the variables of perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence, and compability have a significant influence towards behavioral intention internet banking Conventional Bank consumers in Surabaya because it has a significance value below 0.05. Furthermore, from table 10, it can be explained that behavioral intention also has significance values below 0.05. This shows that behavioral intention has a significant influence towards actual usage of internet banking Conventional Bank consumers in Surabaya.

B. Discussion

The results of previous studies showed that the variables which perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence, and compability, have positive effects on behavioral intention of internet banking Conventional Bank's user. In addition, the results also showed that behavioral intention have positive effects on actual usage of internet banking Conventional Bank's user. So, it can be conclude that from seven proposed hypotheses, all the hypotheses are supported. The first hypothesis stating that perceived usefulness has a positive effect on behavioral intention of internet banking Conventional Bank is supported. The first hypothesis stating that perceived usefulness has a positive effect on behavioral intention is supported because the t test value is 0.321, below 0.05. This shows the consistency results of this study with the researches Jayasingh and Eze (2009); and Yang (2005) who explained that perceived usefulness has positive effect on behavioral intention.

The second hypothesis stating that perceived ease of use has a positive effect on behavioral intention of internet banking Conventional Bank is supported. The second hypothesis stating that perceived ease of use has a positive effect on behavioral intention is supported because the t test value is 0.058, below 0.05. This shows the consistency results of this study with the researches Jayasingh and Eze (2009); and Yang (2005) who explained that perceived ease of use has positive effect on behavioral intention.

The third hypothesis stating that perceived credibility has a positive effect on behavioral intention of internet banking Conventional Bank is supported. The third hypothesis stating that perceived credibility has a positive effect on behavioral intention is supported because the t test value is 0.009, below 0.05. This shows the consistency results of this study with the

researches Jayasingh and Eze (2009); and Yang (2005) who explained that perceived credibility has positive effect on behavioral intention.

The fourth hypothesis stating that personal innovativeness has a positive effect on behavioral intention of internet banking Conventional Bank is supported. The first hypothesis stating that personal innovativeness has a positive effect on behavioral intention is supported because the t test value is 0.008, below 0.05. This shows the consistency results of this study with the researches Jayasingh and Eze (2009); and Yang (2005) who explained that personal innovativeness has positive effect on behavioral intention.

The fifth hypothesis stating that social influence has a positive effect on on behavioral intention of internet banking Conventional Bank is supported because the t test value is 0.000, below 0.05. This shows a consistency of the results with previous researches by Venkatesh and Davis (2000), Jayasingh and Eze (2009), and Kleijnen et al. (2004) who explained that social influence has a positive effect on on behavioral intention

The sixth hypothesis stating that compability has a positive effect on behavioral intention of banking Conventional Bank is supported because the t test value is 0.000, below 0.05. This shows a consistency of the results with previous research by . Mallat et al. (2006) and Jayasingh and Eze (2009) who explained that compability has a positive effect on behavioral intention.

The seventh hypothesis stating that behavioral intention has a positive effect on actual usage of internet banking Conventional Bank is supported because the t test value is 0.000, lower than 0.05. shows a consistency of the results with previous researches by Jayasingh and Eze (2009), Van der Heijen (2003), and Serenko (2008), who explained that behavioral intention has a positive effect on actual usage.

IV. CONCLUSION, LIMITATION, AND RESEARCH EXTENTION

Conclusion

From the research and discussion that have been done, this study successfully extends actual usage to the context of internet banking by using behavioral intention in mediating influence of the six variables perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence, and compability.

As the result of this study, it can be concluded that behavioral intention have positive and significant influence toward actual usage Conventional Bank Internet Banking's consumer. Futhermore, perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence,

and compability have positive and significant influences towards behavioral intention of Conventional Bank internet banking's consumer in Surabaya. It can be seen from this research that behavioral intention has big influence in improving actual usage from Conventional Bank internet banking in Surabaya. It shows that customer with behavioral intention tends to become actual user of Conventional Bank internet banking.

In addition, the result of this study also shows that the compability is the most positive variable that influence behavioral intention. While the variable that has the lowest positive influence is perceived usefulness.

Behavioral intention is important because it influences the actual usage Conventional Bank Internet Banking. Therefore, Conventional Bank should increase consumer's behavioral intention to maintain the use of Conventional Bank Internet Banking and to improve the development of the Conventional Bank Internet Banking.

Compability is the biggest variable that affecting consumer's behavioral intention to use Conventional Bank Internet Banking. compability has the biggest effect to the behavioral intention of Conventional Bank internet banking in Surabaya because internet banking is one of the product that have a high level of relationship with the users. It means the consumer will choose to use Conventional Bank internet banking it fits with their lifestyle. It also causes compability become a factor that affect behavioral intention with biggest effect to behavioral intention of Conventional Bank internet banking consumer, that consumer tends to choose using product that because it fits with the lifestyle. Consumers will also consider the matches between the product with their daily routines.

Second variable that has a massive effect to behavioral intention of Conventional Bank Internet Banking consumer is social influence. Talking about internet banking, another user's recommendation is very important because people sometimes take a consideration of using a new technology by other's opinion that ever used it before. Beside, individual behavior can be influenced by the way they believe that the other people will see them as the result from using technology. Conventional Bank is able to see limitation of Indonesian society, and able to provide internet banking that makes people spread this usefulness of the technology, so people can influence another to try and use Conventional Bank internet banking. Conventional Bank can increase its social influence by held a seminar about the use of internet banking that involves a lot of people to gather and try to use internet banking which would influence others to use it again. In addition, offering internet banking and demonstrate the ease of use of it could have the users/consumers to influence other people to use internet banking because it already has experience with the technology and the features on it.

Third variable that has a positive effect to behavioral intention of Conventional Bank Internet Banking consumer is perceived credibility. It is important for Conventional Bank to keep the continuous development to improve credibility. One way to increase perceived credibility of Conventional Bank internet banking is updating data of the Conventional Bank internet banking's consumer routinely. It is very important to update the consumer's data to know the detail data and the new data from the Conventional Bank internet banking's users because Conventional Bank can always know their customers and will solve consumers problem faster. Furthermore, Conventional Bank must always provide reliable and clear information. It is because the use of an information technology-based product based on the trust from consumer. Consumer will use an information technology-based product if only they trust the credibility of that product. So, if Conventional Bank want to increase the behavioral intention, first they must increase their credibility.

Fourth variable that has a positive effect to behavioral intention of Conventional Bank Internet Banking consumer is perceived ease of use. Even though perceived ease of use does not has the biggest effect to behavioral intention, Conventional Bank still has to pay attention to the ease of use. User friendliness is very important, specially due to lack of internet use in certain level of society in Indonesia. Conventional Bank is able to see limitation of Indonesian society, and able to provide internet banking that is easy to use and thus is well received by customers. Although Conventional Bank has provided various facilities for the customer in internet banking usage, the bank still need to improve the facilities due to improved competition in banking sectors.

Fifth variable that has a positive effect to behavioral intention of Conventional Bank Internet Banking consumer is personal innovativeness. The reason why personal innovativeness has the least significant influence to behavioral intention of Conventional Bank internet banking consumers is even the innovative consumer tends to open more to the newest information technology product, some of the consumer can not accept the innovation easily. Some of them maybe need to take some of their time to consider wether they need the product and accept the innovation or still use the produt that they use. But it does not mean that the conservative consumer will not use Conventional Bank internet banking. It actually becomes a challenge for the Conventional Bank to attract consumers who are conservative to use an internet banking to highlight the advantages and usefulness of a multifunctional Conventional Bank internet banking. In terms of personal innovativeness, Conventional Bank can develop in a sustainable manner so that information technology is more advanced and innovative considering the number of

competitors who tried to move in the same field. However, Conventional Bank also can target consumers with a low level of personal innovativeness to consistently highlight the ease of use. Perceived usefulness is the least variable that effect behavioral intention. Therefore, Conventional Bank also must pay more attention to increase perceived usefulness that has significant effect to behavioral intention. Consumer will buy and use a product that has many uses that match with their needs. Conventional Bank can improve the usefulness of Conventional Bank Internet Banking by increasing promotions, for examples by internet banking the consumer can be used to pay toll road's tariff, pay parking's fee, to buy gasoline, etc. That promoes can attract consumers to use Conventional Bank internet banking.

The result of this research also shows that behavioral intention has a huge effect to the actual usage of Conventional Bank internet banking consumers in Surabaya. Behavioral intention is important because it influences the actual usage Conventional Bank Internet Banking. Therefore, Conventional Bank should increase consumer's behavioral intention to maintain the use of Conventional Bank Internet Banking and to improve the development of the Conventional Bank Internet Banking. Conventional Bank must do and improve the ways that explained above consistently to increase behavioral intention and finally to increase the actual usage of Conventional Bank internet banking. The information technology market is a highly potential market, therefore there will be many competitors in the future. If Conventional Bank does not do that ways consistently, Conventional Bank will be out-competed by its competitors. So, Conventional Bank must be prepare from now to maintain and increase the development of Conventional Bank internet banking by improving the variables above consistently.

1 Limitation and Research Extention

There are several limitations within this research, first this research only use limited sample in Surabaya. It also can be concluded that researchers and strategists need to consider other issues relating to perceived usefulness, perceived ease of use, perceived credibility, personal innovativeness, social influence, compability, and behavioral intention to increase actual usage. In further research, it is expected to increase the sample used in order for the data to be more generalized. Secondly, it is to consider other issues such as socio – demographics factors related to actual usage.

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