THE PERCEIVED USEFULNESS AND EASY OF USE TOWARD CUSTOMER'S INTENTION TO ADOPT INTERNET BANKING IN THE BANKING SECTOR

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AUTHORS' CONTRIBUTIONS

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

Original Research Article

ABSTRACT

This study aimed to examine the effect of perceived usefulness and ease of use toward the customer's intention to adopt internet banking in the banking sector in Indonesia. The research was conducted quantitatively with causal and descriptive research design. The amounts of sample are 100 customers by using a proportional stratified random sampling method. Data collection techniques used in this research is a survey and observation. Measurement scale used is the Likert scale. The data analysis technique used is the analysis of Partial Least Square (PLS). The results showed that the perceived ease of use and perceived usefulness has a direct and significant positive effect on the customer's intention to using internet banking, but did not have a significant direct effect on adopting internet banking. The customer's intention of using internet banking has a direct and significant positive effect on adopting internet banking. Perceived ease of use and perceived usefulness can have an indirect positive effect on adopting internet banking mediated by customer's intention to using internet banking. The results of the research findings can recommend several policy implications according to the priorities that can be given as input for the company i.e. increasing the productivity of internet banking technology through features that can provide positive benefits for customers and build a user-friendly internet banking system, a network-friendly application system so that its operation is easy to learn and use, flexible and can control the work of internet banking users.

Keywords: Perceived usefulness; easy of use; intention; adoption; internet banking.

1. INTRODUCTION

The global economy has undergone rapid changes in the last two decades. The world economy as a whole is undergoing rapid change. Globalization, the growth of global trade and the explosive international competition have resulted in no country that can be truly isolated from other countries. This results in competition in all fields, including in the field of business or services. Competition in the business world is an inevitable result of changes in the global economy. Business owners must be able to take advantage of competition through the right strategy, so that they can win the increasingly fierce competition [1].

To be a winner in this increasingly fierce business competition, companies must be able to face it and compete smartly. The smart way to do is innovation. Innovation is creating useful change. Entrepreneurs or

businesses are absolutely friendly with innovation. They are required to continue to be able to innovate along with the times and technological developments. There are 3 important innovations in facing business competition, namely product innovation, service innovation, and technology innovation. No exception in the development of the banking world, currently not a single bank can escape from competition. Competition is not only in the form of scrambling for credit customers, but for savings customers and other bank service users. Every bank will try to win the competition, because if not, the bank's survival will be threatened [2].

The development of digital technology is marked by the easier it is for people to access the internet, this has a transformational impact in all lines of people's lives, where people are starting to recognize online transactions, online shopping and so on. The large number of internet users in Indonesia is an interesting phenomenon, and is an opportunity for banks to introduce their digital products to their customers. The opportunities for the development of digital technology in Indonesia, in recent years, commercial banks have introduced an internet-based banking system to improve operations and reduce costs. Internet banking is a form of service product that is starting to be offered by commercial banks in Indonesia. Due to its simplicity and usefulness, many bank customers in Indonesia have started to use internet banking facilities for banking transactions. Banking transactions can be done anytime and anywhere without being restricted [3].

The fact that can be seen from national and local data, regarding the insignificance of electronic banking users with an increase in the number of customers creates a phenomenon that must be addressed wisely by banks as banking service providers, in order to gain the trust of customers to be able to use digital banking products. issued by the bank. Changing the paradigm and perspective of customers to switch to using digital banking is indeed not an easy job, it requires in-depth research to understand the desires of the customer concerned [4].

Perceived usefulness and ease of use are two very dominant factors in determining and influencing someone's interest in choosing something, in this case bank customers willing to use mobile banking or internet banking. The more someone feels the benefits of a product offered, the interest in that product will also increase, as well as the ease of use, the easier an internet banking application is to use, the more customers' interest in using the product in question will also increase [5].

The perception of the benefits obtained is the perceived ease of use, which are the variables of a theory known as the Technology Acceptance Model (TAM). The TAM model conceptualizes how users accept and use new technology. It originates from a psychological theory approach to explaining users which refers to the user's beliefs, attitudes, interests, and behavior relationships. It is said that if there is an increase in interest there will always be an increase in one's adoption to accept the technology. Because of this basis, an interest variable is needed to predict the adoption in this study by asking for the perceptions of customers who have used internet banking [6].

The ease of online transactions opens opportunities for crimes in cyberspace, especially in the banking world, there are many crimes that are very detrimental to customers, which are currently happening, namely, theft of customer personal data in the form of user id, customer account number known as phasing crime illegal transfers and others. Trust in the bank concerned cannot be denied that it will affect the interest of a customer to use the products offered by the bank concerned, as well as the risk factor that is perceived by the customer which greatly influences the interest in using the products of the bank [7].

One of the efforts that can be made to determine the cause of the small number of internet banking users is to evaluate what factors have a significant effect on the adoption of bank internet banking to maintain the existence of e-banking service products. Research conducted by Diatmika et al., [8] states that the perceived usefulness obtained and the perceived ease of use have a significant effect on the interest in using internet banking. The same results were also found in Marafon et al., research [5], which states that the perceived usefulness obtained, the perceived ease of use and the perceived risk have a significant effect on the interest in using internet banking.

This TAM model was first introduced by Fred Davis in 1985 which was developed from the Fishbein Model in 1967 and 1975. The TAM model is an adaptation of Theory Reasoned Action (TRA). TRA is a model that generally describes and predicts behavioral intentions in various settings. TRA is based on the assumption that humans make rational decisions based on the information available to them [9].

In Davis [10] mentioned several models built to analyze and understand the factors that influence the acceptance of the use of computer technology, including those recorded in various literatures and references to research results in information technology, such as Theory of Reasoned Action

(TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM).

The TAM model is actually adopted from the TRA model, which is a theory of action which argues with the premise that a person's reaction and perception of something will determine the person's attitude and behavior. The reactions and perceptions of users of Information Technology (IT) will influence their attitudes towards acceptance of the technology. The TAM model, which is developed from psychological theory, explains the behavior of computer users, which is based on beliefs, attitudes, desires, and user behavior relationships [10].

The acceptance factor of a technology can come from the user or the system itself. From users can be in the form of cognitive aspects, individual character, personality, individual concerns about the impact of technology. Meanwhile, the system can be a computer network and the state of the computer. According to Davis FD [10], the basic purpose of TAM is to provide an explanation of what factors determine the acceptance of technology that can explain user behavior.

The TAM model conceptualizes how users accept and use new technology. It originates from a psychological theory approach to explaining users which refers to the user's beliefs, attitudes, interests, and behavior relationships. The characteristic of the TAM Model is that it is simple but can predict the acceptance and use of technology. The integration of the TAM model is carried out by including intrinsic and extrinsic factors as external variables that affect system use. Intrinsic factor means that it emerges from within the individual user, while extrinsic factor means that it is due to environmental factors that encourage users to use information systems [8].

TAM assumes that a person's acceptance of information technology is influenced by two main variables, namely perceived usefulness and perceived ease of use. According to Davis FD [10] the main purpose of TAM is to help provide a basic framework for tracing the influence of external factors on user beliefs, attitudes and goals. The TAM framework has five important variables in this model that can help explain the acceptance of a new technology system in society, namely perceptions of ease of use, perceptions of usefulness, attitudes to use, behavior to keep using and actual conditions of system use [11].

The use of technology indicates an individual's decision to use or not use technology in completing a series of tasks. Ideally, in terms of the technology-task fit factor, technology utilization is measured by the proportion of users choosing to take advantage of the system. This operationalization reflects the user's decision to use technology based on the results of their evaluation of the technological task suitability factor so that the use of technology takes place in a voluntary situation. However, this proportion is very difficult in field studies. As a solution, so that utilization is conceptualized as how broad an integrated information system is in each individual routine task, either because of individual choice or because of an organizational mandate. The concept of utilization reflects the choice of individuals (or organizations) to accept the system, or institutionalization of the system. This concept is operationalized by asking how highly dependent the user is on a list of computer-based information systems available in the organization [12].

Intention toward usage is part of the behavior component in the attitude toward consuming or using something. Interest is the tendency to act before the decision to choose a product or system is made. In accordance with the TAM (technology acceptance model) framework, actual system usage is most influenced by intention toward usage. Behavioral intention according to Ajzen & Fiesben [13] is a person's desire or interest to perform certain behaviors. Someone will do a behavior (behavioral) if they have the desire or interest to do so.

TAM (technology acceptance model) is one of the behavioral models of the use of information technology in the management information systems literature. This model provides a theoretical basis for exploring the factors that explain software usage and relating them to user performance. TAM focuses on attitudes towards the use of information technology by users by developing it based on the perceived usefulness and ease of use of information technology. TAM is one of the many research models that are influential in the study of determinants of information technology acceptance. TAM is widely used to predict user acceptance and usage based on perceptions of the ease of use of information technology benefits [14].

Interest in the use of technology relates to the way companies plan and organize information technology in achieving potential and effective benefits. Information technology is applied in accordance with business strategies. Therefore, companies can adopt various types of technology utilization depending on their business strategy [15].

The perception of the ease of using information technology is the dominant factor to explain the perception of the benefits and use of a system. Perceptions of benefits have a strong influence on

system use. The use of technology is related to the behavior of using the technology to complete tasks. Thompson et al. conducted research on the factors that influence the use of personal computers using the behavioral theory proposed [16]. The use of information technology is the benefit expected by information system users in carrying out their duties, the measurement is based on the intensity of utilization, frequency of use, and the number of applications or software used.

Intention of use is part of the behavioral component of consuming attitudes. Interest in using is the stage of a person's tendency to act before making a decision to use something [13,17]. Further explaining that research in the psychological field concludes that interest in using predictive abilities is very large towards the decision to use a product. Behavioral Intention to Use is a behavioral tendency to keep using a technology The level of use of a computer technology in a person can be predicted from their attitude and attention to the technology, for example the desire to add supporting peripherals, motivation to keep using, and the desire to motivate other users.

According to Abu-Assi HA et al. [14], adoption is defined as acceptance and willingness to continue using a product. The customer process to get to the adoption stage is from knowledge, persuasion, decision, implementation, then confirmation. Regarding the adoption process following the AIETA stages with a traditional approach, namely Awareness, Interest, Evaluation, Trial, Adoption [18]. The consumers go through a process of knowledge, persuasion, decision and confirmation, before they are ready to adopt a product or service. A potential adopter (adopter) goes through certain stages before making a decision about whether to accept (adopt) or reject an innovation. Many researchers have focused on the adoption process. One of them defines it as a process through which an individual or other decision-making unit passes from the first stage of knowledge of an innovation, to form an attitude towards innovation, to a decision or refusal, to implement new ideas, and confirm this decision.

According to TAM, attitudes or behavior are positive or negative feelings when someone has to do the behavior to be determined. A person's attitude towards using / adopting technology or systems depends on perceived Usefulness (PU) and perceived ease of use (PEOU). TAM suggests that when users are presented with a new technology, a number of factors come into their decisions about how and when they will use it [10].

Potential adopter go through a certain stage before making a decision regarding acceptance (adoption) or rejection.Rogers defines the decision-making process through individual or other decision-making, first in terms of knowledge to form attitudes towards innovation, form acceptance or rejection decisions, generate thoughts to adopt, and confirm the decisions that have been made [14].

According to Suryani [18] that the characteristics of a new product can affect the adoption rate. A product can be easily accepted if the product has a relative advantage or can be called unique from a pre-existing product. If the new acceptance or adoption has been based on positive knowledge, awareness, and attitude, the behavior will be longlasting.

According to Al-Fahim NH [11] internet banking adoption is whether customers accept electronic forms of information and transactions. Saeidipour's research [19] emphasizes the adoption of internet banking as customer acceptance of internet banking services, willing to use them. Previous research that developed into a model, namely the Technology Acceptance Model [10], which became a reference for internet banking adoption research [20,21,22]. In the TAM model, the word adoption is not used but the term 'Actual System Use' is used, namely the use of the system, but in this study, internet banking adoption is intended as the use of the internet banking system.

So that the hypothesis taken in this study is as follows:

H 1: There is the effect of perceived ease of use on customer interest in using internet banking

H 2: There is the effect of perceived usefulness effect on customers' interest in using internet banking

H 3: There is the effect of perceived ease of use on internet banking adoption

H 4: There is the effect of perceived usefulness on internet banking adoption

H 5: There is the effect of customer interest on internet banking adoption.

2. METHODOLOGY

The research was conducted quantitatively with a causal and descriptive research design. Descriptive design aims to explain something, such as explaining the characteristics of a group that is relevant, privileging the percentage of units in a certain population that show certain behavior, knowing perceptions of product characteristics, knowing how much a variable is related to and knowing specific predictions [23]. Through this research, the researcher wants to know how big the relationship or influence between a variable and other variables is.

Quantitative research which is conducted once in a period (single cross sectional design). In this type of research, the activities of collecting data or information are obtained from a sample of respondents at one time/time. In this study, a survey was conducted by distributing questionnaires, then the data or information obtained would be processed using statistical methods using the Smart PLS and SPSS programs.

To support the research that the author did, the authors collected two different types of data, namely; primary data is data obtained directly from research respondents. This data is taken based on a questionnaire distributed to 100 respondents or bank customers using proportional stratified random sampling technique. Primary data taken is in the form of respondent identity and problem assessment related to perceived benefits, ease of use, interest and adoption of internet banking. Furthermore, based on the primary data that has been collected, it is used as a reference or basis for conducting discussions in this study. Meanwhile, secondary data is supporting data taken from literature or company data [24].

The data collection method is intended to obtain relevant materials, accurate and reliable. The data collection technique used in this study is a survey, which is a technique of collecting information by compiling a list of questions or questionnaires to the respondents. Then made observations, namely data collection techniques carried out by conducting research directly in the field, namely seeing, observing and recording data [25].

In analyzing data to test hypotheses H1 - H5, the analysis tool used is Partial Least Square (PLS).

3. RESULTS AND DISCUSSION

Profile of respondents intended to determine the composition of the respondents who participated in this study, especially information about customer bank. Composition of respondents based on gender, age, occupation, and long time using internet banking, frequency of internet banking usage in one week.

The PLS analysis process is carried out in three stages, namely the evaluation of the measurement model (outer model), evaluation of the structural model (inner model) and path analysis to test the hypothesis.

3.1 Evaluation of Measurement Model (Outer Model)

The measurement model (outer model) describes the relationship between indicators and their latent variables. Evaluation of the measurement model

includes construct validity and construct reliability. Construct validity is a form of testing that wants to determine the correlation between constructs and its indicators. The construct validity test consists of convergent validity using the loading factor on the outer loading and discriminant validity using the average variance extracted (AVE). While the reliability test uses the composite reliability and Cronbach alpha values above 0.60 [26]. Average variance extracted (AVE) is also used to evaluate the validity of the discriminant with the criteria being above 0.50 [27].

In testing the convergent validity based on outer loading it will be declared valid if the loading factor value is above 0.70 [28]. Based on Table 4.6, the outer loading test shows a p-value below 0.05 (5%), and all indicators are valid because the value is above 0.70. Likewise, the reliability test shows that composite reliability and Cronbach alpha have met the requirements above 0.60, with the AVE value being above 0.50. So, it can be concluded that the constructs in this study are reliable. So that overall, the results of the construction measurement model (outer model) have met the requirements for further analysis.

3.2 Evaluation of the Structural Model (Inner Model)

The next analysis is analysis structural modelin full model. Structural model is a model that is built by the relationship between latent variables / constructs whose indicators have been tested by analyzing the validity level of the indicators that form the latent variables being tested. Analysis of the results of data processing at the full model PLS stage was carried out by performing a suitability test and statistical test.

From the structural model obtained from the SmartPLS output, we can show the influence of one latent variable to another by looking at the t-value (t-statistic) and the p value (p value). When the t-statistic> 1.96 and p value <0.05, the latent variable has a significant effect on other latent variables. Conversely, when the t-statistic <1.96 and p value <0.05, the latent variable does not have a significant effect on other latent variables. Meanwhile, to determine the magnitude of the influence can be seen from the coefficient value.

Evaluation of the structural model (inner model) is carried out to determine the size of the construct's ability to explain changes that occur in other constructs. The structural model in PLS is evaluated using R^2 (R-square) which is used to measure the degree of variation in changes

in the independent variable on the dependent variable. R2 value can be seen in the following Table 3.

3.3 Hypothesis Test

Hypothesis testing to see whether the proposed model is supported by the data. In this study, there are five hypotheses that have been tested through PLS analysis with the following results:

Perceived usefulness and perceived easy of use have a positive and significant effect on the interest in using internet banking directly, with a contribution of 74.7 percent and the variable of internet banking adoption with a contribution of 58.2 percent. The results of this study are in line with the research of Marafon et.al., [5] with the results of ease of use have a significant effect on customer interest in using internet banking services. On the other hand, this finding is not the same as previous research conducted by Diatmika et al., [8] who found that perceived ease of use had no effect on interest.

Perceptions of benefits and ease of use cannot have a significant direct effect in creating customers' desire to adopt internet banking because they only have a small contribution of 0.45 and 0.12. This means that directly perceived usefulness and perceived easy of use cannot have a significant effect on internet banking adoption. This variable can only contribute in shaping internet banking adoption if the customer has prior interest in internet banking.

The results show that there is a mediating role for customer interest variables that is able to encourage the influence of perceived usefulness on adoption. The contribution of the perceived benefit variable is considered quite large and significant in increasing adoption through customer interest in internet banking. This means that the benefits obtained by customers in using internet banking have not been able to be felt in sustainability. This finding is not in line with Abd Ghani et.al., [6] who state that the better the perceived usefulness and the perceived easy of use, the higher the adoption.

Table 1. Characteristics of respondents

Profile of Respondents	Frequency	%
Gender		
Male	63	63
Female	37	37
Age		
under 20 years old	2	2
20 up to 30 years old	49	49
31 up to 40 years old	44	44
41 up to 50 years old	4	4
above 50 years old	1	1
Types of bank products		
Savings	96	96
Time Deposits	2	2
Current Accounts	2	2
Occupation		
Student	3	3
Entrepreneur	8	8
Employee	83	83
Housewife	3	3
Profesional	2	2
Retired	1	1
Long time using internet banking		
Under 1 year	14	14
1 up to 3 years	38	38
3 up to 5 years	27	27
More than 5 years	21	21
Frequency of internet banking usage in one week		
Below 3 times	24	24
3 times to 5 times	39	39
6 times to 10 times	26	26
More than 10 times	11	11

Table 2. Outer model

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Item (Indicator)	Outer loading
Perceived ease of use	0,898	0,929	0,813	X1.1	0,912
				X1.2	0,930
				X1.3	0,861
Perceived usefulness	0,884	0,929	0,767	X2.1	0,891
				X2.2	0,823
				X2.3	0,886
				X2.4	0,902
Intention to usage	0,810	0,887	0,724	Y1	0,864
				Y2	0,811
				Y3	0,875
Adopt	0,926	0,953	0,871	Z1	0,903
				Z2	0,929
				Z3	0,925
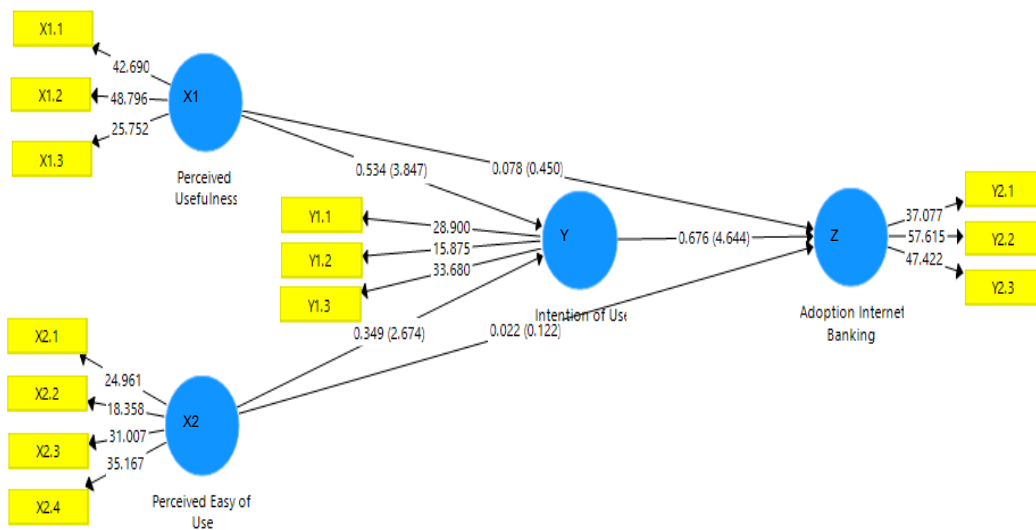
Fig. 1. Output model struktural

Table 3. Inner model

	Variabel	R-Square
X1	Perceived ease of use	-
X2	Perceived usefulness	-
Y	Intention to usage	0,747
Z	Adopt	0,582

Table 4. Hypothesis test

Hypothesis	*t-statistic*	*p-value*	Results
H1	3,847	0,000	Accepted
H2	2,674	0,000	Accepted
H3	0,450	0,653	Rejected
H4	0,122	0,903	Rejected
H5	4,644	0,000	Accepted

4. CONCLUSION

From the results of hypothesis testing, it can be concluded that the benefits that will be obtained by customers by using internet banking through its optimal features will be able to create customer interest in using internet banking. The interest of customers in using internet banking depends on the ease with which customers use it. The easier it is for customers to operate internet banking, the more customers' interest in using it will also increase.

The perception of the benefits obtained by customers indirectly in shaping and fostering customer interest in using internet banking is very important, because it is predicted that this will have a positive effect on the adoption of internet banking. The ease of using internet banking cannot have a direct influence in shaping the adoption of internet banking for customers. This factor can only contribute to internet banking adoption if the customer has prior interest.

The role of interest is very important in determining the desire of customers to adopt internet banking. The ability of a company to increase customer interest as a whole is a crucial aspect in turning customers into internet banking users. High interest shows a strong tendency for customers to adopt internet banking.

5. RECOMMENDATIONS

This study obtained some evidence of data analysis based on research findings. The results of the research findings can recommend several policy implications according to the priorities that can be given as input for the company. Here are some suggestions for alternatives:

a. Increasing the productivity of internet banking technology through features that can provide positive benefits for customers to make customers' jobs more effective and faster.
b. Build a user friendly internet banking system, a network friendly application system so that its operation is easy to learn and use, flexible and can control the work of internet banking users.
c. Bank officers must cultivate customer interest in using internet banking through attractive promotional offers for transactions with internet banking, which are low in fees compared to conventional transactions or other programs that can increase the desire of customers to use them so that they can motivate other customers to use internet banking.
d. Companies need to provide clear and accurate information to increase customer knowledge of the internet banking system in the bank, increase

customer confidence in the safety of using it, and instill a positive attitude in order to adopt internet banking. However, this can only be realized if the customer has prior interest in using internet banking.

CONSENT

As per international standard or university standard, respondents' written consent has been collected and preserved by the author(s).

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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