

ATTITUDE OF TECHNOLOGY AND THEIR IMPACT ON INTEREST OF INTERNET BANKING

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Abstract:

This study aims to determine the effect of perceived benefits, ease of use, and trust in the attitude of using technology and its impact on the intention to use Internet Banking (Empirical Study: Customers of PT. Bank Rakyat Indonesia Tbk, Gianyar Branch). PT. Bank Rakyat Indonesia Tbk, as one of the largest banks with branches in every city and units in almost every sub-district level, has become one of the banks used as customers to make savings and loans, and other transactions. The data used in this article are primary data. Data was primarily obtained from questionnaires distributed to the Customer PT. Bank Rakyat Indonesia Tbk Gianyar Branch. The data analysis technique used is regression analysis multiple linear. The results showed that perceived usefulness, ease of use, and trust affected attitudes towards technology use. Furthermore, the attitude of using technology affects the interest in the repeated use of internet banking.

Keywords: Perception, Ease, Trust, Attitude, Customers



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INTRODUCTION

Today, the development of information technology systems is growing rapidly. From the accounting era in 1950, to the era of global networks starting in 1990, information technology systems have undergone many changes. It happens because information technology systems can meet needs in all aspects and provide convenience for people's lives in the era of high mobility like now (V. L. Singh & Singh, 2018). Coupled with human needs that always demand to be faster, safer, not time-bound, and can make adjustments anywhere, making these needs more complex (Tu et al., 2019). One type of company that is closely related to the demands of human needs is the banking industry. Many economic actors no longer use cash in their transactions, but have taken advantage of modern banking services that are more efficient and effective (A. K. Jayawarsa et al., 2021). The development of information technology, telecommunications, and the internet has led to the emergence of internet-based business applications. One application that is starting to get attention is internet banking (Bhatt, 2016; Predana et al., 2020). Internet banking is one of the bank services that allows customers to obtain information, communicate and conduct banking transactions through the internet network and is not a bank that only provides banking services via the internet (Mclean & William, 2015; Susanto, 2017). Internet banking opens new paradigms, structures, and strategies for retail banks, where banks face new opportunities and challenges. Internet banking benefits both customers and banks (Fenu & Pau, 2015; Siti-Nabiha et al., 2018). For customers, internet banking offers convenience and speed in conducting banking transactions. The advantage of providing internet banking services for banks is that internet banking can be an inexpensive solution for infrastructure development than opening an ATM (Automated Teller Machine) outlet (Bhatt, 2016; Nuwagaba & Brighton, 2014).

From every year, information technology experiences rapid and rapid changes and developments. The purpose of developing this information technology is to change the future of human life that is better, easier, cheaper, faster, and safer (Fenu & Pau, 2015; A. K. Jayawarsa et al., 2021). The rapid development of technology in this era of globalization creates business opportunities where transactions are increasingly being carried out in electronic media, one of

which is in the banking world with the emergence of Internet Banking, Mobile Banking, SMS Banking (Alvino et al., 2021; N. Singh & Sinha, 2016). All levels of society feel the development of internet banking; many institutions or organizations are aware of the great benefits of using internet banking services, one of which is a bank. To facilitate customers in conducting banking transactions, the bank provides internet banking facilities with security and convenience for customers. For example, Bank Syariah Mandiri believes that internet banking has helped customers transact quickly and accurately and will be able to increase profits for the company in the future (Shabrina et al., 2018). According to Munoz-Leiva et al. (2017), two main concepts are user acceptance: perceived ease of use and perceived usefulness. Perceived ease of use is defined as a person's confidence level that the use of technology and information systems will be easy and does not require hard effort (Saputra et al., 2021). Perceived usefulness is defined as a person's level of belief that the use of information systems improves performance in their work. Thus, the use of internet banking is determined by individual perceptions and attitudes, which will ultimately shape a person's behavior in the use of an information technology (Taherdoost, 2018). Several studies linking perceived benefits to usage interest, according to Susanto (2017), say that if electronic money services provide various benefits for users, users will happily use electronic money services. Therefore, it will directly will affect the interest in using electronic money services. Conversely, suppose users think that electronic money has not benefited at all on her. In that case, users will not be interested anymore to use it because there is a wide variety of selection tools for other non-cash transactions. However, Jayawarsa et al. (2021) state that there may not be optimal benefits that customers will get after using the mobile banking service. And it could be due to the factor of using pulses in mobile banking transactions, which causes customers to have less intention to use mobile banking services.

Although customers obtain many benefits, in reality, this service is rarely used by customers and tends to be unattractive. In fact, the number of internet banking users in Indonesia is less than that of internet users (Aryadinata & Samopa, 2019). The community considers that there are no definite benefits that they can feel by relying on this service, because they think this system is too complicated and the benefits are not visible physically. Therefore, it raises a question about how the perception of the ease of using internet banking services is in the interests of its customers. In fact, many customers have internet banking facilities but never use them, because the system's operation sometimes seems complicated, and not everyone understands how to use it. Thus, some things affect customer interest in using internet banking, namely the perception of ease of use (Jayawarsa et al., 2021). Damayanti (2019) defines the convenience factor as the degree to which a person believes that the use of an information system is easy and does not require hard work from the user to be able to do so. Based on the definition, it can be seen that the perceived ease of use is also a belief about the decision-making process. Therefore, if someone believes that the information system is easy to use, they will use it. Trust in the context of the use of technology-based information systems describes a belief that the existence of the information system can meet needs. Trust is dependent on the willingness to trust. Meanwhile, trust is the belief that service providers can establish long-term relationships with customers and the willingness or belief of exchange partners to establish long-term relationships to produce positive work (Connor et al., 2020; Ojo et al., 2016). Most users do not understand the security and confidentiality risks of electronic banking. Users assume that the bank has paid attention to the security and confidentiality of information technology for mobile banking services. Although, not necessarily a big bank, the security, and confidentiality of customer data are well maintained (Lin et al., 2011; Rauniar et al., 2014).

This research is included in the category of research based on accounting information systems. This study tries to explain how an accounting system can benefit its creators and users. The focus of this research is on how the intensity of customer behavior in using internet banking services. The perception of consumers will benefit, and convenience arising from the use of internet banking will determine the attitude of the customers in the use of internet banking

services (Ishengoma, 2011; Siti-Nabiha et al., 2018). Customers' attitudes in accepting internet banking can be shown by the intention to use internet banking services. If the customer's attitude in responding to this internet banking service is good, then it is certain that the customer will be interested in using it repeatedly. These customer activities will have a major impact on the bank's revenue growth (Lu & Sapra, 2019; Umboh et al., 2018). The attitude of using internet banking continuously and periodically can foster long-term relationships between customers and the bank. Therefore, to maintain long-term relationships with customers, banks must always communicate with their customers. So that customers feel safe and trust the bank, because customers can easily get the information they want from the bank (Damayanti, 2019; Saputra et al., 2019; Siti-Nabiha et al., 2018). Consumers who do not get complete information about the quality of a product, often lose confidence in making online transactions. There are many cases of crime in using internet banking in Indonesia; one of the most popular is the case of breaking into customer accounts. With the emergence of several fraud cases using internet banking media, and the absence of physical interaction between bank employees and customers will cause customers not to trust internet banking (Predana et al., 2020). Customer distrust of internet banking can create fear in customers to use internet banking (Bhatt, 2016; Susanto, 2017). PT Bank Rakyat Indonesia is one of the state-owned companies and providers of financial services throughout Indonesia, one of which is the island of Bali. Banks as institutions engaged in financial services should increase the growth of internet banking users. However, the success of internet banking depends on how customers accept the system. Therefore, banks need to know how their customers appreciate internet banking services to help find strategic plans and increase market share. Thus, an important issue for banks when implementing internet banking is to find out what factors influence the decisions of customers to use internet banking services (Bach et al., 2020; Munoz-Leiva et al., 2017). This study aims to determine the effect of perceived benefits, ease of use, trust attitude towards the use of technology, and determine the effect of attitude towards the use of technology repeated use internet banking interests.

Several models were built to analyze and understand the factors that influence the acceptance of the use of computer technology, including those recorded in various literature and references to research results in the field of information technology, for example, 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 introduced by Ajzen (2015), which is a theory of reasoned action with one premise that a person's reaction and perception of something will determine that person's attitude and behavior. Therefore, reactions and perceptions of users of information technology will affect their attitude towards acceptance of the technology. One of the factors that can influence it is the user's perception of the usefulness and ease of use of IT as a reasoned action in the context of technology users. So the reason someone sees the benefits and ease of using IT makes the person's actions or behavior a benchmark in accepting a technology (Giampietri et al., 2018; Ma & Liu, 2011). The TAM model developed from psychological theory explains the behavior of computer users behavior based on trust (belief), attitude, desire (intention), and the relationship of user behavior. This model aims to explain the main factors of user behavior towards user acceptance of technology (Taufik & Hanafiah, 2019; Venkatesh & Davis, 2000; Yu, 2009). In more detail, it explains the acceptance of IT with certain dimensions that can affect the acceptance of IT by users (Lucyanda et al., 2010; Song et al., 2015). The TAM framework places the attitude factor of each user behavior into two variables, namely:

1. Ease of use (ease of use)

Perceived ease affects individual attitudes in 2 (two) mechanisms, namely self-efficacy, and instrumentality. Self-efficacy was developed by Bandura (1977), who explained that a system that is easier to use would further increase the user's self-efficacy. The perceived ease of use also contributes instrumentally in improving one's performance. For example, the easier it is

to use an information system, it means that less effort must be made by someone to be able to improve their performance using the information system.

2. Usefulness (usefulness)

The interesting thing developed by Davis is that perceived user benefits have a greater influence on the intention to use the information system than the perceived ease of use.

TAM assumes that someone's acceptance of information technology is influenced by two main variables: Perceived Usefulness and Perceived Ease of Use. According to Deslonde and Becerra (2018), the main purpose of TAM is to help provide a basic framework for exploring the influence of external factors on user beliefs, attitudes, and goals. Framework TAM has five important variables in this model that could help explain the acceptance of new technology systems in the community, the perception of ease of use, the perception of usefulness, Attitude Toward Using, and the behavior of continuing to and real conditions of system use.

H1. Perceived benefits have a positive effect on attitudes towards technology use

H2. Perception of ease of use has a positive effect on attitudes to technology use.

H3. Trust has a positive effect on attitudes to technology use.

H4. The attitude of using technology positively affects the interest in the repeated use of internet banking.

METHODS

The research location was selected at PT. Bank Rakyat Indonesia Tbk Gianyar Branch. The time of the study is 2020 with data on the number of customers at PT. Bank Rakyat Indonesia Tbk Gianyar Branch. The population in this study is the customer saves PT. Bank Rakyat Indonesia Tbk Gianyar Branch, which consists of Sukawati Sub-Branch Office, Sukawati Unit, Guwang Unit, Blahbatuh Unit, Shampooing Unit, Extra Unit, Kesatrian Unit, Gianyar Unit, Bitera Unit totaling 93,736 people. Due to the large number of the population that much then, researchers took a sample of the population. Determination of the research sample can use several theories or opinions, one of which is the opinion of Taro Yamane or Slovin. Determination of the sample size in this study using the opinion of Taro Yamane or Slovin because the population is more than 100..

RESULT AND DISCUSSION

Testing of the research instrument was carried out using validity and reliability tests. The results of the validity and reliability test of the research instrument indicate that the data collected using the instrument is proven to be valid and reliable. Classical assumption testing is used to determine whether the regression model used is feasible to predict consumer loyalty based on the input of the independent variables. Based on the classical assumption test, the regression model is feasible to use. The results of the multiple linear regression calculation are as follows.

Table 1. Results of Multiple Linear Regression Analysis 1

Variable	coefficient Regression (B)	t	Sig.
X 1	.299	2,932	.004
X 2	.379	2,377	.001
X 3	.589	3.950	.000
Constant	-1,391		
Adjusted R Square	0.633		
F Count	57,851		
Significance of F	0.000		

Source: Data processed, 2020

Table 2. Results of Multiple Linear Regression Analysis 2

Variable	Coefficient Regression (B)	t	Sig.
X 1	.917	13,997	.000
Constant	1 , 014		
Adjusted R Square	0.663		
F Count	57.85 8		
Significance of F	195,910		

Source: Data processed, 2020

Based on table 1 above, the following equation is obtained:

$$Y_1 = - 1.391 + 0,299 X_1 + 0,379 X_2 + 0.589 X_3$$

$$Y_2 = 1.014 + 0.917 X_1$$

Table 2 also obtained the calculated F value of 57.851 and 57.85 8 with a sig value of 0.000. It means that the perceived benefits, ease of use, and trust affect the attitude of using technology. Furthermore, the attitude variable of using technology affects the interest in the repeated use of internet banking. While the value of adjusted r square of 0.633 and 0.663 means that 63.3 % of the attitude variable to the use of technology is influenced by factors of perceived benefits, ease of use, and trust, the rest is influenced by factors outside the study. Furthermore, 66.3% of the variables of interest in internet banking repeated use are influenced by the attitude of using technology; factors outside the study influence the rest.

The first hypothesis (H1) states that the perception of benefits positively affects the attitude of using technology customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch. Based on Table 1, it can be seen that the positive regression value is 0.299, and the significant value is 0.004, which is smaller than $\alpha = 0.05$. Therefore, it means that H1 is accepted, namely the perception of benefits has a positive and significant effect on the attitude of using technology customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch. Perceived usefulness is the degree to which a person believes that using a particular technology will improve that person's work performance. Klassen and McLaughlin, (1996); and Maichum et al. (2016) define perceived usefulness as a construct of a person's belief that the use of a particular technology will be able to improve their performance. For example, according to Devaney (2016), the benefits of bank services via the internet will be immediately obtained by customers without much wasted time and effort. Save costs even when the bank is not operating (holidays). The results of this study are supported by the research of Groen et al. (2017), who get the results of the perceived benefit variable showing a significant positive effect on the attitude of using internet banking.

The second hypothesis (H2) states that ease of use positively affects the attitude of using technology customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch. Based on Table 1, it can be seen that the positive regression value is 0.379, and the significant value is 0.001, which is smaller than $\alpha = 0.05$. Therefore, it means that H2 is accepted, namely ease of use has a positive and significant effect on the attitude of using technology customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch. Perception of the ease of use of a technology is defined as a measure by which a person believes that a computer can be easily understood and used. If someone believes that the system is useful, he will react positively to it and use it (Davis, 2013; Lew et al., 2020). On the other hand, if someone believes that the information system is less useful, then he will not use it. The results of this study are supported by research by Kassim et al. (2012); and Ma & Liu (2011), showing that perceived ease of use has a significant positive effect on attitudes to internet banking use (Nag et al., 2020; Salihu et al., 2019).

The third hypothesis (H3) states that trust positively affects the attitude of using technology customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch. Based on Table 1, it can be seen that the positive regression value is 0.589, and the significant value is 0.000, which is smaller than $\alpha =$

0.05. It means that H3 is accepted, namely trust has a positive and significant effect on the attitude of using technology customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch. Trust is a willingness to depend on others who are trusted. Meanwhile, according to Budi's quote, trust is the belief that service providers can establish long-term relationships with customers and the willingness or belief of exchange partners to establish long-term relationships to produce a positive attitude (Tran, 2019; Yadav et al., 2019). Most users do not understand the security and confidentiality risks of electronic banking. Users assume that the bank has paid attention to the security and confidentiality of information technology for mobile banking services (Munoz-Leiva et al., 2017; Siti-Nabiha et al., 2018). not necessarily a big bank, the security and confidentiality of customer data is well maintained (Bhatt, 2016; Munoz-Leiva et al., 2017).

The fourth hypothesis (H4) states that the attitude of using technology positively affects the interest in the repeated use of internet banking customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch. Based on Table 2, it can be seen that the positive regression value is 0.917, and the significant value is 0.000, which is smaller than $\alpha = 0.05$. Therefore, it means that H4 is accepted, namely the attitude of using technology has a positive and significant effect on the interest in the repeated use of internet banking customers of PT. Bank Rakyat Indonesia Tbk Gianyar Branch.

The formation of attitudes will affect the behavioral intentions of consumers in adopting or using internet banking. Attitudes, in this case, will affect specific behavior in utilizing information technology which is indicated by behavioral intentions. According to Predana et al. (2020), repeated use interest is a behavioral tendency to continue using a technology. The results of this study are supported by the research of Aryadinata & Samopa (2019), which shows that the attitude of use has a significant positive effect on the interest in the repeated use of internet banking. Customers who feel comfortable, trust, capable, and satisfied with internet banking services will continue to use this service to support their daily activities. Good and sophisticated internet banking services will also positively impact banks, namely by creating a good image from customers for the bank. So they will flock to choose the bank to entrust everything related to their finances (Jayawarsa et al., 2021; Siti-Nabiha et al., 2018; Thanitcul & Srinopnikom, 2019)

CONCLUSION

Based on the analysis carried out in the previous chapter, the conclusions that can be drawn in this study are the perception of benefits, ease of use, and trust affect the attitude of using technology. Furthermore, the attitude of using technology affects the interest in the repeated use of internet banking. Based on the conclusions that have been drawn, the suggestions that can be given based on the results of this study are: Suggestions for further researchers; It is hoped that this research will continue to develop by examining other factors that influence customer interest in using the internet banking services. In addition, further researchers are expected to be able to add samples of research more than previous studies so that information can be more representative of what is happening in the field. Suggestions for Customers, Customers, must trust BRI bank, because BRI bank carries out transactions according to Islamic principles. Therefore, Internet banking users must remain careful when making transactions, because not everything is the bank's responsibility.

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