

## Factors that Influence the Use of e-Banking and the Effect on Consumptivism

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### ABSTRACT

This research aimed to explore factors that influence the use of e-banking and their effect on consumptive behaviour of the Moslem students of the Faculty of Economics Universitas Islam Indonesia (FE UII). The factors were Completeness of the Feature, Service Quality, Trust, Social Influence (IV), Use of e-Banking (MV), Consumptive Behavior (DV). The research accommodated convenience sampling. Through Google Forms obtained 120 FE UII students who used e-banking. SPSS 23 was used to test the data, hypothesis. Sobel test was used to verify the effect of mediating variable. With alpha of 0.05, results of the test showed that the association of all the four IVs to MV, and to DV; as well as MV to DV were supported. The F value was 0.000 while the adjusted  $R^2$  was 0.320. The Sobel test indicated that Use of e-Banking was positive-significant toward Consumptive Behavior. Result of this research confirmed that e-Banking had become one of the factors that created young people's consumptive behavior, while consumptive behavior is prohibited in the teachings of Islam. It becomes an alert for FE UII about issues of consumptivism in its students. For further research with similar objectives, variable of religiosity and lifestyle may be considered.

Keywords: E-Banking, Consumptivism, Consumptive-Behavior, FE-UII.

### 1. INTRODUCTION

The development of information technology, telecommunications and the internet caused the emergence of online businesses. This technology continues to develop with the latest innovations that make it easier for humans to carry out their daily activities. Technology has become part of our lifestyle. In economic and business sectors, the most influential support of internet, information technology and communication is the availability of e-commerce.

Following the development of information and communication technology in the economic and business sectors, services provided by banks are innovated. For their customers, almost all of banks in Indonesia provide e-Banking services (Tampubolon,

2009 in (Indah, 2016). Electronic banking (e-Banking) is one of the bank services that allows customers to obtain information, communicate and conduct any banking transactions through the network. This service aims to improve the efficiency of operational activities and the quality of bank services to its customers. Therefore, at present banks in Indonesia tend to invest their funds for systems development that fully supported by information and communication technology. This can be seen from the Financial Services Authority (called as OJK) data which noted that the investment of banks in Indonesia for technology increased to Rp. 7.74 trillion in September 2018 from Rp. 6.06 trillion in September 2016 (Kamalina, 2018).

E-banking was made by the bank to facilitate its customers in making transactions. E-banking uses electronic media that is connected to the internet network to be able to access it. Thus, customers can make transactions anywhere, anytime. According to Tampubolon (2009) in Indah (2016) e-banking consists of ATMs, Phone Banking, internet banking, sms banking and mobile banking. In its development, e-banking is considered to be a strategy that can increase efficiency, effectiveness and productivity while increasing revenue through a much better system in the future.

Based on the Financial Services Authority (OJK) data, the number of e-banking users increased by 270%, from 13.6 million customers in 2012 to 50.4 million customers in 2016. This number increased along with the changing behavior and needs of the people in utilizing digital technology to conduct banking activities. While the frequency of e-banking user transactions increased 169%, from 150.8 million transactions in 2012 to 405.4 million transactions in 2016 (Putra, 2017)

The increase in electronic transactions has resulted in a decrease in the number of transactions carried out by customers offline. This indicates a change in behavior and habits of customers that began to lead to e-banking transactions through digital devices that provide convenience for customers (OJK, 2016). The main reason for their use is the convenience related to time (24-hour service) and customers awareness of the possibility to carry out sales through financial technologies from bank employees and the recommendations from others around them (Paripunyapat and Kraiwanit, 2019)

In providing convenience and comfort to customers, the banking sector conduct business cooperation with online businesses. Cooperation is carried out to offer a variety of comfortable purchasing and payment systems or policies. In online business transactions nowadays people (customers) do not need to deal with complicated bank verification and authorization systems as well as proof of transfers, and the advanced information technology backs up the safety of the transaction.

The more easy, comfortable and safe the purchasing and payment systems/policies in online transactions create consumptive lifestyle, especially for

young age society. In online business, customer can find easily any kind of products they need, besides the prices offered are usually cheaper than prices in the shop because there are no booth rental and any kinds of sales promotion fees. The majority of e-commerce are carried out in the form of social media such as Instagram, Twitter, Facebook.

Consumptive behavior or called as consumptivism is a pattern of human life that is controlled and driven by the desire to fulfill satisfaction (Grinder, 1978 in Rosyid and Lina, 1997). This research used consumerism as the dependent variable because in the current era of globalization, online businesses are increasingly developing and supported by an easy payment process that tends to influence people in making purchasing decisions.

Based on the OJK data in late 2015, the marginal propensity to save (MPS) ratio decreased and the Marginal Propensity to Consume (MPC) ratio increased. Since 2013 the MPS ratio has been below the MPC ratio. It indicates that since last years people spent more income on shopping than saving (Adzkiya, 2018)

This research used Consumptive behavior as the dependent variable and The Use of E-banking as a mediating variable. People finds that it is convenience and beneficial to Use e-Banking, and it will affect the decisions to purchase products. The Use of E-banking itself can be influenced by several factors such as Completeness of the Feature, Service Quality, Trust, and Social Influence those used in this research as independent variables which are in accordance with the TAM theory.

This research was conducted on the students of the Faculty of Economics UII who used e-banking. These students are millennials who prioritize and depend a lot on information technology in their daily activities. Research conducted by the Association of Indonesian Internet Service Providers (Miranda, 2017) found that young people dominate online shopping in Indonesia. Therefore, object of this study was university students.

Universitas Islam Indonesia is the oldest university in Indonesia that based on Islamic values and religion. It is expected that all of the university elements including students can have an Islamic soul in their lives. This research aimed to explore factors that influence the use of e-banking and their effect on moslem student consumptive behavior, since consumptive behavior is prohibited in Islam.

## **2. LITERATURE REVIEW**

The completeness of the features is a tool for customer interactivity. The more complete features provided will affect someone to use it. Completeness of features is an important factor in the development of the system because with complete features in

conducting transactions can help users use technology which is e-banking. Completeness of features can also affect competition in technological developments, where everyone wants convenience in their activities (Ahmad and Pambudi 2014). Gerrad and Cunningham (2003) in Pranidana (2009) also identified another important factor in e-banking success is the ability of innovation to deal with customer needs using the availability of different features.

Service quality affects the use of e-banking because someone will use a service that they think has a good quality service that can help work or provide benefits. According to Saputro (2013), service quality is the level of service provided by service providers that can produce a consumer's level of satisfaction. Service quality can be interpreted as an effort to fulfill the needs and desires of consumers as well as the accuracy of delivery in offsetting consumer expectations (Tjiptono, 2007 in Indah, 2016).

The belief in religion shapes a person with existing values and norms so that he understands consumption according to the measure and must consider its benefits. Thus, it can avoid consumptive behavior (Adzkiya, 2018). In conducting various activities such as shopping through online sites, transactions using e-banking and others, the main thing to consider is the trust factor, whether the community believes in the service provider and the sellers on the site so that someone is willing to do the transaction (Fadhli and Fachrudin, 2016). Andriyano and Rahmawati (2016) suggested that there is a positive influence on the interest in using a cellphone account.

Wang and Chou (2014) in Haryono and Brahmana (2015) stated that social influence leads to how individuals influence other individual behavior decisions. The emergence of consumptive behavior is caused by internal and external factors (Sumartono, 2002 in Adzkiya, 2018). According to Wulandari and Sudarno (2012) in Ningrum (2016), the amount of confidence from other people such as support from coworkers, superiors and organizations will have a positive influence on social factors in influencing an individual to utilize information technology.

The use of the system is an actual condition of the use of system that is conceptualized in the form of measurements of the frequency and duration of time of use of technology (Davis, 1989 in Tirtana and Sari, 2014). McKinsey & Company in Ananta (2019) stated that the increase in consumers who are digitally active will increase consumer loyalty and expenditure. Consumer's purchase decision can be affected by several psychological factors that exist in any individuals such as perception, motivation, learning, personality and also, attitudes (Komaladewi and Indika, 2017). Consumptive behavior is a behavior of buying and consuming goods without limits and not based on needs. It happens because these individuals are more

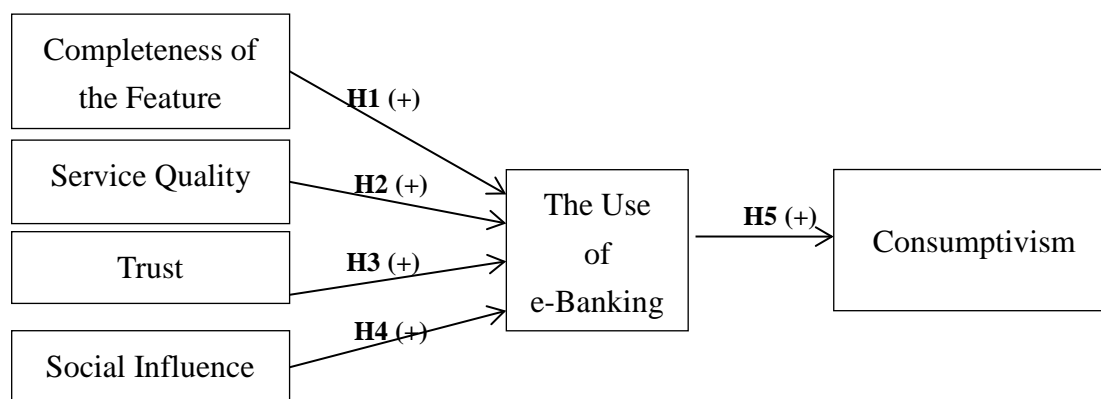
concerned with desires than the needs and fulfillment of luxury goods to achieve satisfaction and comfort (Sumartono, 2012 in (Miranda, 2017).

### 3. HYPOTHESIS

This research develops five hypothesis:

- H1: Completeness of the Features has a positive effect on The Use of e-banking
- H2: Service Quality has a positive effect on The Use of e-banking
- H3: Trust has a positive effect on The Use of e-banking
- H4: Social Influence has a positive effect on The Use of e-banking
- H5: The Use of E-banking has a positive effect on Consumptivism

Figure 1 belows draws the conceptual framework and the research model. The figure also shows the relationship between variables in each hypothesis.



**Figure 1.** Research Model

### 4. RESEARCH METHODOLOGY

The population of this research was students of the Faculty of Economics Universitas Islam Indonesia (FE UII). The research accommodated convenience-sampling method and obtained 120 FE UII students class of 2015 to 2017 who used e-banking as the sample. Data was collected by questionnaire which were distributed through Google Forms. Likert model was picked with 1 to 4 scale with the following measures : 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, 4 = Strongly Agree. Determination of representative sample sizes depends on the number of indicators multiplied by 5 to 10 (Hair, Black, Babin, & Anderson, 2014). The data was tested using SPSS version 23.

### 5. RESEARCH FINDINGS

#### 5.1. Characteristics of Respondents

Table 1 describes result of the data obtained. The online questionnaire were completed by 120 respondents and all of the data can be used for further analisis.

**Table 1.** Characteristics of Respondents

Characteristics	Detail	Proportion
Major	Accounting	39.2%
	Economics	31.7%
	Management	29.2%
Class	2015	48.3%
	2016	31.7%
	2017	20.0%
Use of e-Banking in a month	1 – 3 times	28.2%
	4 – 6 times	36.7%
	7 -10 times	20.8%
	> 10 times	14.2%
Income	< Rp. 1,500,000	29.2%
	Rp. 1,501,000 – 2,000,000	37.5%
	Rp. 2,001,000 – 2,500,000	19.2%
	> Rp. 2,500,000	14.2%

Source: Primary data processed, 2019

As seen in Tabel 1, it is known that the highest proportion of the respondents come from Accounting department students as many as 39.2%, followed by Economics students of 31.7% and the last is Management students 29.2%.

Meanwhile, according to the year or Class, it is known that the highest proportion was students from the class of 2015 by 48.3%, class of 2016 by 31.7% and 2017 class by 20.00%.

Next, based on use of e-Banking in a month, it is known that students often use e-banking. Students who used e-banking 1-3 times a month at 28.3%, students who used 4-6 times a month was 36.7%, students who used 7-10 times a month was 20.8% and for students who used more than 10 times at 14.2%. Thus, it is known that the highest proportion was the use of e-banking 4-6 times a month.

At last, based on income it is known that the highest proportion of students' income of around 1,501,000-2,000,000 was 37.5%, less than 1,500,000 was 29.2%, around 2,001,000-2,500,000 was 19.2% and more than 2,500,000 was 14.2%.

## 5.2. Validity and Reability

**Table 2.** Validity Test

<b>Variabel</b>	<b>Item</b>	<b>Sig</b>
Completeness of the Feature (X1)	X1.1	0.000
	X1.2	0.000
	X1.3	0.000
Service Quality (X2)	X2.1	0.000
	X2.2	0.000
	X2.3	0.000
	X2.4	0.000
Trust (X3)	X3.1	0.000
	X3.2	0.000
	X3.3	0.000
	X3.4	0.000
Social Influence (X4)	X4.1	0.000
	X4.2	0.000
	X4.3	0.000
	X4.4	0.000
Use of e-Banking (Y1)	Y1.1	0.000
	Y1.2	0.000
	Y1.3	0.000
	Y1.4	0.000
Consumptivism (Y2)	Y2.1	0.000
	Y2.2	0.000
	Y2.3	0.000
	Y2.4	0.000
	Y2.5	0.000

Source: Primary data processed, 2019

The results of the validity test show that the indicators had sig results of  $< 0.05$  (5%). Table 3 shows result of the test. It can be concluded that all indicators were valid.

**Table 3.** Reliability Test

<b>Variable</b>	<b>Cronbach's Alpha</b>
Completeness of the Feature (X1)	0.616
Service Quality (X2)	0.692
Trust (X3)	0.829
Social Influence (X4)	0.625
Use of e-Banking (Y1)	0.620
Consumptivism (Y2)	0.761

Source: Primary data processed, 2019

Construct reliability test was also measured by Cronbach Alpha. Construct which is regarded reliable was values of Cronbach Alpha above 0.60.

### 5.3. Classic Assumption Test

**Table 4.** Result of Normality Test

Asymp. Sig. (2-tailed)	Description
0.200	Normally Distributed

Source: Primary data processed, 2019

The normality test aims to determine whether the data is normally distributed or not. In this research, the normality test was carried out by analyzing unstandardized residuals. Based on the results of the normality test (Table 4), this regression model was normally distributed because of the value of Asymp. Sig. (2-tailed) produced above which was 0.200.

**Table 5.** Result of Multicollinearity Test

Variable	$\beta$	Tolerance value	Variance Inflation Factor (VIF)
Completeness of the Feature (X1)	0.164	0.864	1.157
Service Quality (X2)	0.100	0.859	1.164
Trust (X3)	0.174	0.691	1.447
Social Influence (X4)	0.177	0.790	1.315
Use of e-Banking (Y1)	0.397	0.534	1.872

Source: Primary data processed, 2019

Multicollinearity test aims to test whether the regression model found a correlation among variables. To test multicollinearity, Variance Inflation Factor (VIF) was used. Based on the results of the multicollinearity test in the Table 5, it can be seen that the tolerance value was above 0.10 and the VIF value was below 10. It can be concluded that the regression model equation did not contain multicollinearity.

**Table 6.** Result of Heteroscedasticity Test

Variable	Sig.	Critical Value
Completeness of the Feature (X1)	0,975	0,05
Service Quality (X2)	0,665	0,05
Trust (X3)	0,245	0,05
Social Influence (X4)	0,061	0,05
Use of e-Banking (Y1)	0,103	0,05

Source: Primary data processed, 2019

Heteroscedasticity test aims to test whether the regression model occurred inequality variance from residual of one observation to another observation. In this research, heteroscedasticity tests were carried out using the Glejser Test. Based on the results of the SPSS output above, it shows that the sig value  $> 0.05$  in the regression



equation. It can be concluded that there was no heteroscedasticity in the regression model.

#### 5.4. Hypothesis Test

To test the hypothesis with SPSS version 23, this research accommodates multiple linear regression testing with path analysis. There will be three equations; each will be elaborate in the following paragraphs.

The first equation (Equation 1) examines the linear regression of all the four Ivs to MV. The regression equation is follow:

$$Y1 = - 0.873 + 0.324 X1 + 0.231 X2 + 0.412 X3 + 0.259 X4$$

Table 7 shown result of the Equation 1 test.

**Table 7.** Regression Equation 1

Independent Variable	$\beta$	t-count	Probability
Constants	-0.873		
Completeness of the Feature (X1)	0.324	3.330	0.001
Service Quality (X2)	0.231	3.188	0.002
Trust (X3)	0.412	5.085	0.000
Social Influence (X4)	0.259	3.466	0.001
F count		25.073	0.000
R Square		0.447	

Source: Primary data processed, 2019

The second equation (Equation 2) examines the linear regression of all the four Ivs to DV. The regression equation is follow:

$$Y2 = - 0.779+ 0.292 X1 + 0.192 X2 + 0.337 X3 + 0.280 X4$$

Table 8 shown result of the Equation 2 test.

**Table 8.** Regression Equation 2

Independent Variable	$\beta$	t-count	Probability
Constants	-0.779		
Completeness of the Feature (X1)	0.292	2.389	0.019
Service Quality (X2)	0.192	2.099	0.038
Trust (X3)	0.337	3.308	0.001
Social Influence (X4)	0.280	2.977	0.004
F count		12.896	0.000
R Square		0.286	

Source: Primary data processed, 2019

The last equation (Equation 3) examines the linear regression of MV to DV. The regression equation is follow:

$$Y2 = 0.856 + 0.631 Y1$$

Table 9 shown result of the Equation 3 test.

**Table 9.** Regression Equation 3

Independent Variable	$\beta$	t-count	Probability
Constants	0.856		
Use of e-Banking (Y1)	0.631	7.545	0,000
F count		56.934	0.000
R Square		0.320	

Source: Primary data processed, 2019

The results of first equation showed the magnitude of the determination coefficient (Adjusted  $R^2$ ) = 0.447, meaning that the independent variables together affected the mediation variable by 44.7%. The results of second equation showed the magnitude of the coefficient of determination (Adjusted  $R^2$ ) = 0.286, meaning that the independent variables affected the Dependent variable by 28.6%. The results of third equation showed the magnitude of the coefficient of determination (Adjusted  $R^2$ ) = 0.320, meaning that the mediating variables influenced the dependent variable by 32.0%.

Multiple linear regression testing and path analysis showed several results. Firstly, the association of the four Ivs and MV had positive beta coefficient and significance level below 0.05. Secondly, the association of the four Ivs and DV had positive beta coefficient and significance level below 0.05. Thirdly, the association of MV and DV also had positive beta coefficient and significance level below 0.05. While, result of F test showed significant value of 0.000.

**Table 10.** Result of Sobel Test

Variable	$\beta$	Error Standard	Sobel
Completeness of the Feature on the Use Of E-Banking	0.324 (a)	0.097 (Sa)	3.0520
Service Quality on the Use Of E-Banking	0.231(a)	0.073 (Sa)	2.9162
Trust on the Use Of E-Banking	0.412 (a)	0.081 (Sa)	4.2117
Social Influence on The Use Of E-Banking	0.259 (a)	0.075 (Sa)	3.1376
Use of e-banking on Consumtivism	0.631 (b)	0.084 (Sb)	-

Source: Primary data processed, 2019

Based on the results of the Sobel test, it can be seen that the value of z on the variable completeness of the features, service quality, trust and social influence was greater than 1.66 (at significance level of 5%, one tail) which was 3.0520, 2.9162,

4.2117, and 3.1376. Thus, there was significant effect of completeness of the features, service quality, trust and social influence on consumerism.

## **6. DISCUSSION**

### **6.1 The Completeness of the Features has a positive effect on the use of E-Banking**

Results of the hypothesis testing confirms that Completeness of the Features has a positive effect on the use of e-banking. These results prove that the more complete and informative the features in e-banking application, the use of e-banking will increase.

This feature is a tool for customer interactivity, which is also important criteria that attracts public attention in the delivery of e-banking services (Ahmad and Pambudi, 2014). Gerrad and Cunningham (2003) in (Pranidana, 2009) also identified another important factor in e-banking success is ability to handle customer needs using different features. Availability of features influence the e-banking usage because customers will use e-banking in their transactions if it can make the transactions easier.

### **6.2 Service Quality has a positive effect on the Use of E-Banking**

Results of the hypothesis testing confirms that Service Quality has a positive effect on the use of e-banking. These results prove that the better the quality of service provided by banks with e-banking, the use of e-banking would increase. According to Pinontoan, n.d.) If the service quality provided by banks meet the customer expectations, it will increase customer loyalty to use the service repeatedly.

Service quality is a level of service that affects a customer's judgment regarding the good or bad services provided (Fikri, Wiyani and Suwandaru, 2016). According to (Chang, et al., 2009) in (Anggraeni and Yasa, 2012) Quality of service has an influence on customer satisfaction which in turn triggers customer loyalty. Service quality has an effect on the use of e-banking because someone will tend to use a service that they think has a good quality of service that can provide benefits and help their work.

### **6.3 Trust has a positive effect on the use of E-Banking**

Results of the hypothesis testing confirms that Trust has a positive effect on the use of e-banking. These results prove that the higher the level of trust, the use of e-banking will increase. The results of this study are consistent with the research conducted by (Afghani, 2015) who found that trust has a significant positive effect on e-banking usage and according to research (Andriyano and Rahmawati, 2016) which suggested that there was a positive and significant influence on the interest in using a cellphone account.

Trust is a complex problem, because an individual does not know the exact motives of other individuals' intentions towards him. If most of the general public or customers are more likely to have a positive perception of e-banking services, there will be many who use e-banking services. The effect of customer trust on the use of e-banking has a positive effect because a customer will use e-banking in his transaction if he believes that the transaction he performed can be done well and guaranteed his privacy.

#### **6.4 Social Influence has a positive effect on the Use of E-Banking**

Results of the hypothesis testing confirms that Social Influence has a positive effect on the use of e-banking. These results prove that the higher the level of social influence, the use of e-banking will increase. Rahmawati (2008) in (Ningrum, 2016) found that social factors have a significant influence on the use of information technology.

According to Adiwibowo (2012) in (Haryono and Brahmana, 2015) Social influence is the extent to which a person's belief in something that is trusted by others for the use of a new system, social influence is related to external pressure (from important people such as family, friends and supervisor). According to Wulandari and Sudarno (2012) in (Ningrum, 2016) The amount of confidence from other people such as support from coworkers, superiors and organizations will have a positive influence on social factors in influencing an individual to utilize information technology. Social influence can affect the use of e-banking because with the many people who use e-banking, then it can affect other people's thoughts that e-banking can be easy to use and can help work.

#### **6.5 The use of E-Banking has a positive effect on consumerism**

Results of the hypothesis testing confirms that the Use of E-banking has a positive effect on Consumerism. These results prove that the more people use e-banking, the consumptive behaviour of the people will also increase. However, this is not in line with the results of research conducted by Adriani (2017) which states that the use of e-banking has no positive effect on wasteful behavior. Otherwise Miranda (2017) supports this research.

E-banking affects the level of consumer's consumptive behavior because e-banking is provided by banks to facilitate easiness, comfortable, efficient process of any kind of bank transaction, and because of that, it will tend to affect people to make continuous transactions that result consumerism. This is supported by the results of questionnaires to the statement "The use of e-banking makes me spending more often"

that has an average of 3.94.

In addition to the research, this study is also supported by research conducted by the McKinsey & Company in (Ananta, 2019) stating that the increase in consumers who are digitally active, consumer loyalty and expenditure activities increase at least twice. Digitally active consumers are twice as loyal and make more purchases.

The results of the survey conducted by APJII (2018) internet users who access the internet for goods purchases amounted to 32.19% and users who access banking only use applications at 7.39%. In addition, based on the results of a survey conducted by APJII in (Nabila, 2016) shows that online payments are made with ATM payments (36.7%), COD (14.2%), internet banking (7.5%), cards credit (2.5%), sms banking (1.6%) and e-money (0.7%). So the number of online payments made using e-banking is 49% and payments with COD are 14.2%.

## 7. CONCLUSIONS

This research adopted multiple linear regression and path analysis to test the hypothesis; as well as Sobel test to verify the effect of intervening variable.

The results showed that all of the items in the questionnaire were valid and reliable; the data was normally distributed, no multicollinearity and heteroscedasticity.

Multiple linear regression testing and path analysis showed several results. Firstly, the association of the four Ivs and MV had positive beta coefficient and significance level below 0.05. Secondly, the association of the four Ivs and DV had positive beta coefficient and significance level below 0.05. Thirdly, the association of the MV and DV that also had positive beta coefficient and significance level below 0.05. Result of the F test showed significant value of 0.000 while the adjusted  $R^2$  was 0.320. Furthermore, the Sobel test resulted sobel values of the four independent variables: completeness of the features, service quality, trust and social influence that exceed the T value of 1.66 ( $\alpha=5\%$ ). It means that the MV Use of e-banking was positive and significant toward the DV Consumptive Behavior.

## 8. SUGGESTIONS AND IMPLICATIONS

Results of this research can become an alert for educators in FE UII and UII as a whole to afford students with more understanding on financial literacy and religious values. Hopefully students will not behave consumptively because in Islam it is taught that funds should be used to perform things that are more beneficial to others. For parents, they are advised to have better control over the use of their children's money. For further research with similar objectives, variable of religiosity and lifestyle may be

considered. It is expected that further research will also increase the number of samples, and extend the object.

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