

The Impact of Perceived Usefulness, Perceived Ease of Use, Subjective Norm, and Experience Toward Student's Intention to Use Internet Banking

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Abstract

The development of internet in Indonesia is quite fast and the majority of users are students. Internet growth made every fields include banking provided internet based service that called internet banking. The purpose of this research is to explore the factors that affect student's intention to use internet banking by used the combination model of TAM (Technology Acceptance Model). Independent variables used in this research are Perceived Usefulness, Perceived Ease of Use, Subjective Norm, and Experience. While the dependent variable is Student's Intention to Use Internet Banking. The results show that perceived ease of use and experience are significantly influence students to use internet banking and perceived usefulness and subjective norm are insignificantly influence students to use internet banking. The usefulness of internet banking did not make the students feel interested to use internet banking, one of the reasons is usefulness of internet banking is limited to non-cash transaction

Keywords: *Perceived Usefulness, Perceived Ease of Use, Subjective Norm, Experience, TAM, internet banking*

INTRODUCTION

In recent years the growth of technology is very rapid and in the modern era almost all performed by humans are using technology. The growth of technology also causes human needs to become more complex. This makes some sectors take the innovation and development in terms of technology. It can be seen from the growth of information technology via internet.

The growth of internet technology are inline with the level of internet usage because the users are main actors in the growth of the internet. The number of internet users in Indonesia increased significantly in recent years with the growth of 16.9 million in the last two years. Considering this phenomenon, the banking financial institutions develop its services through internet-based service called internet banking which also part of electronic banking (e-banking). The purpose is provide ease for the customers in banking transactions by utilizing the internet.

The growth of transactions through e-banking in Indonesia is also increased in recent years. However, if divided according to the products included in the e-banking, the number of internet banking users are less than other e-banking products, especially Automated Teller Machine (ATM). Internet banking existence is actually very helpful for customers to do banking transactions, such as media of payment and control customer's banking transactions. However, the use of internet banking services depends on the customers whether they are interested or not to use this service. Internet banking users surely examined several factors in using this service.

This research used perceived usefulness and perceived ease of use as variables that are considered as internal factors in determining interest in using these services. Both of these variables are also the construct of The Technology Acceptance Model (TAM), Davis et al. (1989). In this research we also added two other variables which are subjective norms and experiences that are constructs of The Theory Planned Behaviour (TPB). The internet users majority are in the age of 18-25 years which indicates that the most dominant majority of internet users are students in general. The number of internet users among students also can be seen from the ownership and use of devices using the internet network such as smartphones, laptops, tabs, and computer. Referring to internet banking services provided by banks, the student should be able to use and maximize the service. But in reality there are still many students who did financial transactions by going to the bank or ATM primarily to make payments such as tuition and other non-cash transaction. Though they are very potential to use these services considering the internet network they have.

This research taking the Development Economics Study Programme State University of Malang Students of 2013 as subject. The subject elections, specifically economics students in this research are considered relevant to the purpose of this research by reason of students are internet users that habitual with the internet daily. Economics students also has taken courses that related with finance and banking as of they have more knowledge about banking services and internet banking

LITERATURE REVIEW

Maharsi (2007) defined perceived usefulness as the degree to which a person believes that using a particular system can improve its performance. Perceived usefulness or benefits used an individual to assess the utility they get from the use of a system which based their willingness to transaction using internet banking by Novitasari (2015). Meanwhile, the user's perception of the usefulness or benefits of technology can be measured from several factors, such as the use of technology can increase productivity, performance, and efficiency (Wijaya, 2006).

Ease of use will reduce the effort (both time and energy) individual within the study of information Technology (Pranidana, 2011). Davis (1989), give some indicators of the ease of use of Information Technology include: 1) Information technology is very easy to learn; 2) Information Technology easily do what is desired by the user; 3) Skills users will grow by using Information Technology; 4) Information Technology is very easy to operate.

Jogiyanto (2007), subjective norm is a perception or belief of individual's view of others that will affect intention to do or not to the behavior being considered. Some individual's behavior is influenced by social referral that they consider its important as advice of their parents, friends, and co-workers (Ajzen, 2006). Subjective norm is determined by a combination of individual belief of agreement or disagreement about a person or group that is important for the individual to a behavior (normative beliefs), with individual's motivation to comply with these references (motivation to comply), (Wong, 2012).

Experience is defined as a learning process and potential development in the well-behaved gained from formal and non-formal education and can lead individuals to a pattern of higher behavior (Budianas, 2013). Experience has two

meanings if viewed in terms of its subject, the self-experience and others experience. The experience described as the best teacher of past events that we had and others, both well-experience and unwell-experience can be used as a lesson, a caution, and motivation to the next behavior.

Intention is individual's attitude that known through the people's way to pay high attention to specific things that make compelled to perform these activities (Panggalih, 2013). Intention's behavior can be seen from computer technology used by individual with result that can be predicted from the attitude of attention to technology, such as the desire to add ancillary equipment, the motivation to keep using, as well as a desire to motivate other users (Pratiwi, 2014). Intention also can be seen from how users utilize its service to their needs, if the system according to their needs then they will have the intention to use the service (Rahmawati, 2015).

METHOD

Research population is all students of Development Economics Study Programme State University of Malang class of 2013 with the sample of 368 students. Sample collected by purposive sampling because the researchers did not know exactly how much the students who had active accounts in banks and at least who had used internet banking. After the survey by questionnaires distribution finally obtained 96 students who fit to research criteria.

The form of questions on the questionnaire are structured or closed questions where respondents only have to choose the answer that is already available is felt most appropriate to respondents (Wijaya, 2013: 23). The scale used in the questionnaire is often called the ordinal scale with Likert scale, the scale of which contains five levels of response preference (Ghozali, 2005: 47).

The first measures to determine the validity of the instrumental is testing of the 30 respondents in sampel. A research instruments should have two basic criteria both validity and reliability. Validity test method of this Research using Pearson Correlation by correlated item scores with the total item scores. Questions item as valid as $r_{count} > r_{table}$, meanwhile $r_{count} < r_{table}$ is unvalid (Priyatno, 2009: 119). To find out the results of a reliability test using Cronbach Alpha technique (Priyatno, 2009: 172), the value of reliability of less than 0.6 is unfavorable, while 0.7 is acceptable, and above 0.8 is good .

Data analysis in this research using the multiple linear regression analysis because its useful to analyze the linear relation between two or more independent variables with the dependent variable (Priyatno, 2009: 137). Classical Assumptions is used in this research are normality test by Kolmogorov-Smirnovtest with measures probability score or p value $> 0,05$ is normal (Yamin and Kurniawan, 2014: 85). Multicollinearity test using VIF (*varian inflated factor*) score with measures if VIF score > 10 or tolerance score 0,1 means there is a muticolinierity in independent variables in this research (Priyatno, 2009: 156). Heteroskedasticity test can be seen from the scatterplot, if the scatter data do not show a specific pattern and the scatter of data spread randomly then there is no heteroskedasticity problem.

Hypothesis test with two ways are partially and simultaneously. Partially test based on significant value, when the significant value $> 0,05$ means statistically insignificant, meanwhile when the significant value $< 0,05$ means statically significant (Priyatno, 2009: 137). Simultaneously test by ANOVA table with

measures when significance p value is less than 0.05, it means there is a statistically significant between the dependent and independent variables.

Coefficient of determination is used to find out how big the influence of four independent variables on the dependent variable. The coefficient of determination by using the value of Adjusted R Square because usually used to measure the contribution of influence when the regression model using more than two independent variables (Yamin and Kurniawan, 2014: 145).

RESULTS AND DISCUSSION

Respondents description in this research are composed based on study programme, class, gender, and bank. Based on study programme, in total 96 respondents is 48 (50%) of Economics Development and Economics Study Programme. Based on class, the respondents were dominated by class “G” of Development Economics with percentage 20,8%. Whereas, the least respondents is class “GG” of Economics Development with percentage 3,1%.

Based on respondents gender, the results show that female students are more dominant than male students. Percentage results show that total female students respondents is 68,2%, while male students is 29,2%. Based on respondent’s bank, the most respondent is bank consumers of Bank Rakyat Indonesia (BRI) with 44 (39%) respondents, whereas some of other respondent are consumers of BNI with 20%, Bank Mandiri with 19%, and BCA with 17%. Based on the time periode respondents become a bank consumers, the most respondent became consumers as long 1-3 years with 77 respondents. It means more than half-total of the total respondents.

Validity test result show that all question items in this research are valid and reliable because all item score have r count value > r table value and all question items have alpha cronbach score above 0,6.

Partially hypothesis test result shows that variable X2 and X4 are significantly influenced to variable Y because significant value is below 0,05, meanwhile variable X1 and X3 are insignificantly influenced to variable Y because significant value is above 0,05. It can be seen from the table

Partial Test Result

Independent Variables	t	Sig.
X1 (Peceived Usefulness)	1,722	0,089
X2 (Perceived Ease of Use)	3,084	0,003
X3 (Subjective Norm)	1,376	0,172
X4 (Experience)	4,526	0,000

Source: Research data

Coefficient of Determination Result

Model	R	R Square	Adjusted R Square
1	0,692	0,479	0,456

Source: Research data

The coefficient of determination (Adjusted R Square) obtained at 0.456, it means that student's intention to use internet banking (Y) is influenced by the perceived usefulness (X1), Perceived Ease of Use (X2), Subjective Norms (X3) and Experience (X4) and amounted to 45.6 %, It means the residual is 54.4 % is influenced by other factors .

The results show that only 2 hypothesis were supported and 2 others were unsupported. The results show that perceived ease of use and experience are significantly influence toward student's to use internet banking. Ease of use internet banking to make students do not have difficulties of learning and using internet banking. The influence of the ease of use also indicates that the easier of internet banking make the student's intention to use internet banking higher. Students believe that by using Internet banking, they can be more flexible in conducting banking transactions. Meanwhile, previous experience about everything which correlation with internet banking that ever student felt in the past make them more confident to determine to use internet banking. Other experience that supports such as students have been using internet-based transaction services. Some course about banking that students got all this time also make influence in their decision to use internet banking.

The results also show that perceived usefulness and subjective norm are insignificantly influence toward student's to use internet banking. The usefulness of internet banking did not make the students feel interested to use internet banking, one of some reasons is usefulness of internet banking is limited only applied on non-cash transaction because not all student's habitual do non-cash transaction. In fact, the most student's habitual to do cash transaction. Whereas, subjective norm influenced is not big enough to make students interest to use internet banking. Students decide to use internet banking services on the basis of their own desires, not based on suggestion of others .

CONCLUSION

The increasing use of the internet which signed by penetration and internet users make all fields feel its effects, especially students who the most user internet at the momen. Students can do banking transactions because banks already provide internet banking services but the fact is internet banking but still can not be felt by all students as each student has different knowledge and needs are each other. On the ther hand, bank have to do socialization and adverstisement by social media to make student's knowledge about internet banking higher and its would be develop.

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